

**A THEOLOGY OF STEWARDSHIP:**

**A basis for exploring**

**NEW WAYS**

**to**

**CAPITAL FINANCE A LOCAL CONGREGATION**

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**A**

**Professional Project**

**Presented To The Faculty of**

**The School of Theology at Claremont**

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**In Partial Fulfillment**

**Of The Requirements For the Degree**

**DOCTOR OF MINISTRY**

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**by**

**David M. Reed**

**May 1979**

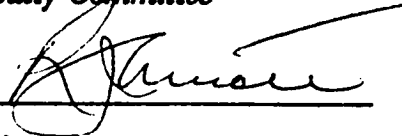
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*has been presented to and accepted by the Faculty  
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**DOCTOR OF MINISTRY**

*Faculty Committee*

  
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## AN INTRODUCTORY ABSTRACT

How can a large downtown church face the identity crisis of realizing its membership was once more than twice the current roll; continue underwriting the budget for a creative and relevant ministry; attempt to flourish amid a deteriorating - yet - renewing area of the city; and, at the same time, face the monumental task of a 2.6 million dollar rebuilding program?

Some might ask, "Should this church even try such a task?" Others would look at the very high age level of the current congregation and exclaim "Such a goal seems very unwise." Still others would look at a shrinking membership, an increasing number of whom are forced by inflation to live on smaller and smaller "retirement dollars", and say "Such a rebuilding program is preposterous! Impossible!"

On the surface, such a rebuilding program may seem improbable, patently unwise and quite impossible! But, is it really?

Not so far beneath the surface, different images of wisdom and possibility begin to emerge. For starters, the building is now the oldest religious structure in the city; it is of a grand and irreplaceable architectural heritage; it has now been designated as an historical landmark; it is the only church building within the confines of the Downtown Redevelopment Agency boundaries; and is only one half block from the newly emerging Civic Center. Even more commanding, the building serves as a base for significant and irreplaceable focuses of mission and culture. Knowing these factors, the congregation has, on several

occasions, made decisions which properly identify its present and future ministry with the downtown (most notable among these decisions was that of acquiring the contiguous property and constructing an 11 story retirement complex which serves a continuous flow of 250 persons living in 196 apartments which represented, at the time of construction five years ago, a capital investment of nearly four million dollars!)

With this perspective in mind, the question "Is it wise to reconstruct this building?", begins to diminish in the face of another question which the congregation chose for itself. Now, they are asking, "How shall we achieve our goal?" Thus, discovering new ways of capital financing a local congregation became our task. It is also the primary focus of this paper. However, it must be stated at the beginning, the ability to meet this primary task grows out of our self understanding as a congregation and out of how we embrace our faith as individuals and as a community of faith. Thus, strategizing and theologizing are also deeply involved in this paper's central focus of discovering new ways to capital finance a local congregation.

"I don't know why you bother.

In five years your congregation

will be dead!"

This was the Conference Minister's advice to the Pulpit Committee as they met in 1972 to select a new pastor. With those words, members of that committee began to remember their grand history as The First Congregational Church of Long Beach California .....



PART ONE  
ONE DOWNTOWN CHURCH IN LONG BEACH, CALIFORNIA  
OUR HISTORY

On the occasion of the congregation's 75th anniversary, The Rev. Dr. Emerson G. Hangen, then the Senior Minister, compiled a brief history of The First Congregational Church of Long Beach. He titled it "75 Years in Review..." It includes the following paragraphs:

In the year 1887, when Long Beach was a little seaside resort, the Reverend Andrew Jackson Wells came from Los Angeles as a missionary to this community. He came at the invitation of the eminent pioneers, Mr. and Mrs. Jotham Bixby, who believed that small as the community was, its people needed the spiritual and religious guidance that would be given them by a church and its minister.

Through his pastoral ministrations Mr. Wells, in the ancient Pilgrim Tradition, brought together a group of people, a 'gathered church,' which met regularly in a tiny building located at the corner of Third Street and Cedar Avenue. This building, called Cerritos Hall, in honor of Rancho Los Cerritos, was erected and owned by Mr. and Mrs. Jotham Bixby who were happy to have the newly gathered church meet there.

Various accounts indicate that in those days this community was known as Willmore City and was scarcely more than a sheep ranch. The first census was taken in 1890 and revealed a total population here of 564.

Sunday afternoon services were held by Mr. Wells in Cerritos Hall and were very well attended. Whereupon steps were taken toward the formal organization of a church which took place on the sixth of February, 1888, when twenty-six charter members covenanted together to form The First Congregational Church. Mr. Wells was chosen as the pastor.

The first newspaper of Long Beach was the 'Journal', the editor of which was Amasa Bixby, a brother of Jotham Bixby. In the Journal of February 17, 1888 there was an article regarding this organizational meeting. In part the article says: 'On last Sunday deeply interesting services were held in Cerritos Hall and an important step was taken which concerns the best interest of Long Beach.'

Dr. Hangen's history continues to quote that newspaper article as follows:

Twenty-six persons covenanted together and organized the Congregational Church...Mrs. Bixby, as is well known, built and furnished Cerritos Hall entirely at her own expense, and though intending it to be used as occasion demanded for secular purposes, designed it chiefly to supply another place of worship. She has reason to be deeply gratified with the swift result of the consecration of her labor to that end...Seldom has a church been established with more favorable auspices. At no time has it received aid from any missionary society. The Hall has been filled every Sunday. The church thus organized, although feeble in numbers, will now live and blending with the history of the growing town, help to shape its character.<sup>1</sup>

Interestingly, after 90 years of life as a congregation, various individuals and committees are still remembering that newspaper article. They remember and see themes which have proven true in our life as a congregation. They remember and see themes which, because they have proven true, help to launch our congregation's vision into an ever-new faithfulness for the future.

Recent examples of how these themes have been used, remember for us a living church which has been faithful to this original vision of "blending with the history" of our city while giving considerable "help in shaping its character." It is easy to see how such a theme becomes a launching pad for remembering some of the "character-shaping influences" which have come to this city through the life of The First Congregational Church: Cerritos Hall was the city's first public meeting hall; The Rev. Sydney C. Kendall, minister from 1897-99 was instrumental in beginning the city's library system;<sup>2</sup> the congregation's second

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<sup>1</sup>Hangen, Emerson G. "75 Years In Review...." (Unpublished 75th Anniversary Booklet, The First Congregational Church of Long Beach, California, 1963), p.8

<sup>2</sup>Long Beach Independent-Press Telegram (April 2, 1978)

building (constructed in 1902) was in 1913 moved to Paramount where it continued its "character-shaping influence" in that city for another 50 years;<sup>3</sup> the congregation's third building (constructed in 1913-14) has become the city's first religious building to be officially recognized as an historic landmark (so named because of its religious, cultural and architectural significance within Long Beach); The Rev. Dr. Henry Kendall Booth, the congregation's pastor with the longest tenure (1909-42) became for many the most influential liberal Christian voice of the area, shaping the liberal Christian's view of evolution, embracing, even during war years, a thoughtful Christian pacifism, and authoring numerous books giving study material for biblical studies among lay people. During the time of Dr. Booth and his successor, The Rev. Dr. Stuart LeRoy Anderson (who later became the President of the Pacific School of Religion) the congregation grew to become one of the largest in its denomination; during the 1950's and 60's the congregation, under the leadership of the Rev. Dr. Emerson G. Hagen, moved into very active leadership in the denomination's mission enterprise, maintained a continually strong position toward applying Christian faith to the issues of the day, helped to give birth to three new Congregational

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<sup>3</sup>While addressing a local civic group on the History of the Heritage Buildings, I discovered an interesting dimension of our "service" to a wider community. I was showing a photograph of our 1902 Sanctuary, the one which was moved in 1913 to Paramount. One man in the group looked at the photograph and said "It looks familiar; as a matter of fact I grew up in that church". Our building had indeed continued its service even in another community. This man, although raised in a Methodist Church in Paramount, now carries an affinity with The First Congregational Church of Long Beach, after his having experienced a very unique extension of its service in his life.

Churches in the area, became eagerly involved in the movement for Christian Unity, eventually giving, from its membership, for example, 5 presidents to the Long Beach Area Council of Churches and with the assistance of The Rev. Dwight Hoelscher, initiating action toward establishment of a major retirement home which was eventually constructed in the early 1970's on land adjacent to the Sanctuary.

It fell to the leadership of the next pastor, The Rev. Dr. Duane L. Day, to initiate actual construction of the retirement center, and to carry the church's concern into the poverty neighborhoods which now surround it. The Summer Day Camp, for example, ready to begin its tenth year, registered over 400 children during the summer of 1978. Currently, the church's people are actively involved in shaping downtown redevelopment plans at the same time they are planning and actualizing plans for redeveloping the church's facilities. Current activities include strong mobilization of energy toward eventual construction of a second retirement complex in the downtown area. (Even as I write these words, officials from the city's Redevelopment Office phoned to arrange a meeting regarding our congregation's "dreams, desires and plans for construction of another Sr. Citizen's housing project in downtown Long Beach").

This brief chronicling of the church's community "influences" makes it easy to observe the reality within the theme lifted from a 91 year-old newspaper article -- our congregation has, most definitely, been "blending with the history" of our city and, most certainly, will continue "helping to shape its character".

A second theme lifted from that same article similarly recognizes the past while launching our congregation into a new future. The article suggests our first building, Cerritos Hall, was designed chiefly as a place of worship but that it was built and furnished for secular purposes. Our current Building Committee has taken the spirit of that original intention to say our buildings were

Designed for Worship

and

Built for Service.

This was the intention of the one who built and furnished the original building. This was the same intention of that family as they eventually gave the land for our current building.

This has been the spirit of our life as a congregation. It is consistent with the spirit of Christ's ministry. It is also our call to enter the future with renovated and newly constructed buildings which are worship oriented but built for Christian service in the heart of the city.

So...The Pulpit Committee REMEMBERED their congregation's history and, with resolve for a new future, began to look at their surroundings and their present setting for ministry. This, they realized, would be the community in which a new minister would join them in continued Christian service and worship.

## OUR EMERGING SITUATION

### The City Around Us

Long Beach was once called Willmore City and was little more than a sheep ranch. However, its mild climate and long stretch of Pacific Ocean beachfront served as attractions which brought a nearly steady rate of population growth. The city now comprises 48.7 square miles and is the home of 337,882 residents. This population figure is down from the high point of 385,266 recorded in 1969.<sup>4</sup>

The city parks and beaches were once the center of huge fourth of July "home-state" picnics. The Iowa Association picnic, for instance, typically gathered 100,000 transplanted Iowans and a rainy day in 1930 gathered "only" 50,000.<sup>5</sup> From this it is easy to see how Long Beach has been characterized as "Little Iowa". During the 1950's and 1960's, the Miss Universe Pageant was hosted in Long Beach. This gave the city a national and international spotlight and, today, the community is self-designated "The International City."

Things have changed, however. Little is heard about Iowa Association picnics anymore (the local newspaper does record a 1964 showing of 10,000 but not much since then). An outdoor Bible Class, held from 1915-1938, on the beach of our city typically drew 4,000 - 7,000 with a high point attendance of

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<sup>4</sup>Los Angeles Regional Planning Commission Reports from 1969, 1970, and 1979

<sup>5</sup>Long Beach Independent-Press Telegram (February 23, 1930)

31,000 persons. It is no longer held.<sup>6</sup> The Miss Universe Pageant (later named the International Pageant) has moved elsewhere. The city, attempting to regain its international spotlight, is now providing a permanent home for the aged-but-beautiful ship, Queen Mary, and is hosting the American Grand Prix West, which is run on the city's partially new and partially deteriorating downtown streets. Bustling shops of a bygone era are empty or "just hanging on." Those shops which do remain open do so with a not-too-certain hope for renewed business life which is now being promised in a massive and multi-faceted urban renewal project. Various city officials suggest, approximately one billion dollars worth of new downtown construction has already been initiated or is projected to begin in the near future.

The people of Long Beach have moved from the center city to suburban areas of the city. Many have moved to other communities; some even out of the state. With the energy "crunch", some folks have ventured back hoping to renovate older homes while saving money on home acquisition and commuter costs. Other people look forward for their return to the development of high rise condominiums which represent a sizable portion of the new construction which is projected to take place in downtown Long Beach. There is some hope that new business development, mixed with new opportunities for living and working in the city, may converge in the proper proportions to bring a general civic resurrection.

Long Beach also has a large Senior Citizen population. Local politicians

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<sup>6</sup>Long Beach Independent (April 15, 1975)

have described the city as having more citizens in the over-sixty-five retired status than any other full service city in the United States. The church membership reflects this population trend. The average age of the congregation is in excess of 65. As a matter of fact, church membership records tell us 63 of our people have been members of this congregation for 50 years or more. The advanced average age offers a very stable and extremely dedicated congregation. However, the extremely high age leaves a low percentage of regularly active leadership people who are available to assume the necessary responsibilities involved in a highly programmatic large downtown church. Also, the advanced age among worshippers is so widespread as to make it difficult to integrate effectively the few young persons who venture into our worship service. Those who make it past that first shock, a journey into what some have characterized as "a sea of gray hair" are usually very warmly welcomed and effectively integrated into the worshipping community. The problem is that of helping young people get beyond that first appearance barrier. Many simply do not return.

### The Building that Houses Us

The building that surrounds us is now the oldest religious structure in the downtown (begun in 1913 and dedicated in 1914). It is of a grand design; its architecture depicts the Romanesque styles of northern Italy of the Renaissance period. The exterior brick work is set in a tapestry design with carved artstone highlighting many surfaces. The tiffany-type leaded glass windows are numerous, including three eighteen foot rose windows which show forth from the west, north



and east walls. The four walls, by the way, each vault 74 feet to their highest points. The south wall was constructed so it could eventually include a fourth rose window. The exterior surface still shows the marking for this eventuality but the wall was left sealed and the interior surface now features the gilded pipework represented within the 72 ranks of the grand Moller organ. The sanctuary seating for 1200 is arranged equally between the main floor and the three sided balcony. Even though it is very large, it is arranged so it can seat 250; giving them a sense of worshipful intimacy without feeling lost in a huge, empty hall. From the main floor of the sanctuary, from the Narthex or from the chapel, a worshipper is able to see beautiful stained glass windows which are so intricate at points as to include three-dimensional facial characteristics on the figures. Elegant woodwork is featured throughout the building and portions of the sanctuary and Narthex have colorful artistic representations giving the appearance of frescoes. It is an irreplaceable building. For the sake of its architectural heritage alone, it deserves to be preserved.

### The Program That Calls Us

More importantly, however, the building deserves preservation on the basis of the wide-ranging mission program it houses. The size and grandeur of the sanctuary provides a setting for numerous ecumenical gatherings which are only partially possible elsewhere in the city. The presence of the mighty Moller organ brings a great gift to the city's music lovers and actually enhances the sanctuary's desirability as a secular concert hall (on several occasions recently, we have

developed or hosted events which featured 100 voice choirs, or smaller choirs presenting major works with large symphony orchestras, or various sized instrumental groups). We have also used the organ to provide grand music as background for major movies of the silent film era. Chancel drama is also a natural and we have presented such varied works as Judas Maccabeus, Jesus Christ Superstar, Godspell, and a beautifully moving representation of the fourteen stations of the cross. Our music program is outstanding. Choral and instrumental music not only greatly enhance our setting for worship, but also offer gifts to the community in an annual Arts Series. The worship service continues to be a fulfilling and life-changing experience for approximately 250 people each week. We can trace active financial involvement of approximately 700 out of 1000 members. Approximately 350 different individuals are involved in monthly Friendship Groups, choirs, various study groups and prayer groups. There are very few children who attend our typical Sunday Church School. However, our Summer Day Camp now reaches 400 poverty children on a daily basis during the summer and 85 children aged 4 - 14 on Saturdays during the school year. In each of these programs, the children receive free breakfast and lunch as part of the program. Few of these children, or their families, become involved in the more traditional portions of the church's life. However, one of our Cabinet members recently said: "It's still the Lord's work". How true!

## OUR STRUGGLE

The conscious nature of our struggle to decide the congregation's future seems to have hinged upon possibilities that various City Building and Safety Codes might be imposed and decide the future for us. Threatened imposition of these codes has served to stimulate several major periods of evaluation as to our present and future needs.

### The Committee of 24

In 1967, a blue ribbon "Committee of 24", commissioned to study the future needs of the church, made its five page report. A very brief summary of this report was compiled in 1976 and is quoted as follows:

This report:

- a. accurately assesses the location of the church and its present buildings and its long range building needs.
- b. resulted in purchase of additional lands located immediately south of Pilgrim Hall.
- c. instigated a structural engineering survey of the church buildings (this study was done by Charley Curtis and is dated December 15, 1972).
- d. stimulated the development of Plymouth West, the church's 196 unit apartment building which serves low income Senior Citizens and is situated adjacent to the church on the west.

### The Task Force

In 1973, and coincidental with my election as the Senior Minister, a special "Task Force" was appointed by the Moderator. This new group was to review the needs and goals of the congregation and begin formulating a conception of the facilities required to meet the needs and goals. Their preliminary report is now

quoted in its entirety:

**TASK FORCE REPORT TO CONGREGATIONAL MEETING**  
**April 28, 1974**

The Task Force has set out to evaluate the needs of our church as individuals and as a congregation and to formulate goals for our congregation based on these needs. We have also sought to evaluate present program and envision future program as a means of meeting the goals and fulfilling the needs. Facilities to house the present and projected program of the church, therefore, are a matter of focused attention. We find that program and facility are so integrally related, that we need more detailed information about our present buildings before we can proceed to the point of recommending an overall plan for program and facilities. Listed below, however, are our present thoughts on needs and goals:

**PREAMBLE TO THE STATEMENT OF NEEDS:**

1. We assume that in order to be the whole people of God, we must encompass the diversity inherent in the human experience, namely, age, sex, education, social, economic, cultural, and national background.
2. We further assume the wholeness of Christian Stewardship to include these minimal elements - Worship, Fellowship, Witness, and Christian Education.
3. We would therefore assume that the facilities and programs of the church would be designed to nurture growth toward its members becoming the whole people of God.

**THE NEEDS:**

- A. **Worship**
  1. Strong ministry
  2. Stimulating sermons
  3. Continued strong music
  4. Effective greeting (oral and written) of worshipping congregation
  5. Continuing and re-education of ushers
  6. Maintain a balance between diversity and stability (style and time)
- B. **Christian Education**
  1. Professional Leadership
  2. Provided for all ages, with a unique responsibility for the young
- C. **Fellowship**
  1. Age diversity

2. Peer groups
3. Should generally not duplicate programs already existing in the community

**D. Witness**

1. Recognize the fact that First Congregational Church has been in the forefront of the struggle for justice and in facing life's critical social issues and that this should continue
2. Existing programs, such as Meals on Wheels, the Saturday Program for Youth and the Summer Program for Youth continue
3. Look toward maximum effective use of our existing facilities

In order to refine these needs, we recommend that a comprehensive survey covering, for example, age, interest, background, needs, etc., be conducted of each member of the congregation.

**GOALS:**

**WORSHIP:** We seek to sustain and enhance an atmosphere wherein the members and friends of First Congregational Church can experience the vitality of being at one with God and man. A corollary of this goal would seem to require that the worship service develop a genuine sense of trusting God as our eternal Father and encourage the expression of interdependent love for one another as His Children.

**CHRISTIAN EDUCATION:** We choose to lay foundations for life-long Christian Education and recognize our unique responsibility for the young. We see this as being a paramount goal for our congregation.

**FELLOWSHIP:** We seek to develop opportunities for Christian Fellowship for members and friends at First Congregational Church. We encourage new concepts in fellowship such as cross age grouping, Friendship Fairs, retreats, and similar activities.

**WITNESS:** We seek to stimulate all members in understanding Christian social implications of critical social issues and urge their active participation in finding solutions. Therefore, we look toward maximum and effective use of our existing and projected facilities in such programs of social service as Meals on Wheels, Summer Day Camp, Saturday Program for Youth, and Services for Senior Citizens.

In June of 1975, this same "Task Force" presented a partial plan of action recognizing that further reporting would expand the report into a fully stated

Master Plan. This action was presented in order to immediately eliminate the Seismic hazard represented in the continued presence of Pilgrim Hall.

The congregation voted action on this plan. It would have demolished most of Pilgrim Hall (saving a small portion as means of preserving program) beautify the remaining area with gardens and an outdoor amphitheater and offer a small amount of parking. The \$200,000.00 projected cost of this partial plan created some afterthought and was, two months later, rescinded by a congregational vote.

This same congregational meeting authorized a new and more facilities-oriented "Building Committee" to receive the "Task Force" material and develop a Master Plan for the facilities needed by our congregation.

### The Building Committee

The "Building Committee" met extensively for nearly two years and reported its recommendation for a Master Planned Renovation of the Sanctuary Building combined with demolition of Pilgrim Hall, new construction of a smaller Christian Activities/Multipurpose building and a major refurbishing of all renovated facilities. The five-stage Master Plan for Renovation is included as follows:

On May 1, 1977 our Congregation made its commitment to a MASTER PLAN FOR RENOVATION - a plan consisting of these five stages:

1. DEMOLITION of Pilgrim Hall (an annex built in 1925) as an immediate safety measure. (This has been accomplished and the site attractively landscaped).

II. REFURBISHING of the Dining Room west portion of the Sanctuary Building including the south entrance hall, rest rooms, Koinonia Room and Parlor. (This is now in process and is scheduled for completion in 1978).

III. CONSTRUCTION of a new two-story Christian Activities/Multi-Purpose Building where Pilgrim Hall formerly stood. Emphasis in the design of this building will be on program services for church and neighborhood, and on functional and aesthetic relationship with the Sanctuary Building. Plans call for 10,000 square feet of new construction.

IV. RENOVATION of the 41,000 square foot Sanctuary Building. This will require moving all of the present church functions, including worship services, into the new structure (III above) during the two years while the Sanctuary Building is being restructured, rebricked and refurbished in full compliance with modern building code requirements.

V. REDEVELOPMENT of the Christian Activities/Multi-Purpose Building for its intended uses after having served temporarily as the church Sanctuary. This work will begin after the Sanctuary has been completely restored and reoccupied.

THE MASTER PLAN FOR RENOVATION costs have been estimated at \$2,622,000. A program for financing the project over a 20 year period has been carefully developed.

### Old First Church Images

Even as threatened imposition of City Building Codes stimulated much of our action, the images of other "Old First Churches" in similar settings stimulated considerable reflection toward our own future.

We maintained study groups, asking individuals to read books on church renewal and then enter group discussion as to the implications and learnings for us. Mainstays in the books we used were:

Call to Commitment by Elizabeth O'Connor

Journey Inward, Journey Outward by Elizabeth O'Connor

From Tradition to Mission by Wallace Fisher

What's Ahead for Old First Church by Ezra Earl Jones and  
Robert L. Wilson

The most impressive thing we discovered was this: the church that serves, continues to live.<sup>7</sup> This was a theme running throughout our studies. It was a theme for our congregation's life from the beginning (remember Mrs. Bixby's expression of her hope that our buildings were designed for worship but built for service). Our personalized reconception of this statement, as expressed in our Long Range Finance brochure, is even we ourselves, as members of the church, are designed for worship and built for service.

In other words, the congregation that took their corporate stewardship seriously seemed to discover a growing number of increasingly dedicated individual stewards sharing life within and beyond the congregation.<sup>8</sup>

Another major learning was from Jones and Wilson. Their study of large downtown churches suggested the imperative nature of deciding the future course for the church before membership dipped below 1000 members. Those that waited too long simply did not have the energy to carry out their dreams and, at the same time, keep up with the necessary maintenance and programming needs of a large downtown church.<sup>9</sup>

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<sup>7</sup>Ezra Earl Jones and Robert L. Wilson, What's Ahead for Old First Church (San Francisco: Harper & Row, 1974), p. 43

<sup>8</sup>Jones and Wilson, p. 101-2

<sup>9</sup>Jones and Wilson, p. 40



Again, Jones and Wilson assisted our thinking in suggesting it is most important to equip the present membership to meet needs felt in the neighborhood which now surrounds the church. They counsel not waiting for new members to come from traditional sources. Their studies indicate the importance of training present members to serve and welcome those who live around the church.<sup>10</sup>

We found it very helpful to measure our image against these "Old First Churches" which seemed to be successfully meeting the changes rising around them. These images seemed to suggest that "status quo" existence held forth little hope of survival let alone growth. Further suggested was trying to maintain the past is really to move into decline. Thus, maintaining a stance that is responsive to the changes which surround the church is the only viable alternative to slow decline, decreasing effectiveness and eventual death as a congregation.

#### Images for "Old First Church", Long Beach

We look back on the 1967 recommendation to build a retirement center near the church and feel we have been responsive to the changing needs which surround us. We also look at this decision and recognize it was made well before we dipped below a thousand members. We see that decision as having given us new life. Church records indicate we have received 45 new members from within Plymouth West during the five years of its service to the community. Other new

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<sup>10</sup> Jones and Wilson, p. 24

members have joined with us after having seen this as an example of our Christian stewardship. They joined our congregation, wanting to be active in a church of such service to the community.

We look back on the 1970 decision to sponsor a Summer Day Camp for the children of the neighborhood and see another responsiveness. We also see very little vandalism to our buildings although we are in a high vandalism area. Do those we serve see us as "a special place" and give us protection? Have we been given new life as we have given food to those around us? I am aware of those who have joined our membership because they see us serving the neighborhood. I am aware of some who have stayed with us because we continue to serve. Some, however, do not support the Summer Day Camp but I am aware that the growing number of contributions show that it seems increasingly supportable among our people. Does this mean we have indeed retrained some of our members as suggested in Jones and Wilson? I think so. There is, however, always a need to equip more of our members so they feel comfortable and are effective as Christian servants in the center of this city.

Speaking of retraining our present membership, study groups and issue-oriented forums have been well received. Four different Bible Study Groups, each with a different time, format and leader, have given us great assistance in developing our present membership as growing stewards. We have seen similar benefit from two Personal Growth Groups, a Prayer Group, a Study/Action Group and numerous social issue forums. I am aware of one family who "came back" to this church feeling its warmth and personal atmosphere and because we dealt with

important issues of the day. The day I first became aware of their return was the day we held a forum on the issues related to Farmworkers -- they stayed. This family provides an interesting note relating to the development of good stewards. They seldom miss a Sunday, are active in one of the Bible Study Groups, have taken on new roles of leadership in the church, pledge regularly, and have designated a gift for the current building fund which is a tie for the largest gift so far received! I am, however, also aware of some persons who left our church because we "let farmworkers in" or "gave support to Caesar Chavez". All I can say is, I believe we have been faithful (responsive) to the needs brought on by changes swirling around us. Will this help to give us reason for being? Will this help give us life? I believe it will!

Images of a church which seeks to be faithful to "the God of the Ages" and yet responsive to present needs? A music program which features Bach and Swartz says "Yes" to the call for responsiveness. A ministry to the elderly that not only builds a retirement residence, but also makes over 200 monthly lay and clergy calls on sick and shutin persons says "Yes" to the call for responsiveness. As a matter of fact, our Minister of Visitation recently attended a three-day conference on ministering to the elderly. He said afterward, "I didn't get much from the conference; we're already doing everything they suggested".

### OUR AFFIRMATION

Images of a church which seeks to be responsibe to surrounding changes?  
The decisions of this congregation made in 1967, 1973, 1975 and 1977 have all

said, "We intend to stay in the center of the city". Our votes and our ministries as a congregation all have affirmed that choice. Our affirmation, then, is this; we choose to stay, renovating our large building for a new and faithful future. It will not fall into disuse. It will not become a museum. Rather, it will continue as a place for actions of Christian mission. This action, with God's help, we take upon ourselves as our understanding of what it means to be responsible Christians living and serving in this particular time and place.

## PART TWO

## A THEOLOGY OF CHRISTIAN STEWARDSHIP

## STEWARDSHIP DEFINED

Our struggle to decide our future as a congregation led to an affirmation -- a resolve to stay and generate the necessary budgetary support required to continue the mission as well as the necessary long range funds required to renovate our historic facilities. Our faith studies helped us reach this affirmation. Our studies in church renewal also helped us explore and more fully understand the stewardship on which we based our faith actions.

Looking back, we realized we need definitions and we found them.

Almost everywhere we turned for a definition of "stewardship" found us exploring the Anglo-Saxon word "sty-ward" ("keeper of an enclosure")<sup>1</sup> or the Greek word "oikonomos" ("house manager").<sup>2</sup> These two words seem to serve as roots for our modern use of the word "stewardship". They also serve to shape our modern understanding of stewardship as a concept. Crawford suggests an Oriental rootage but his basic conception remains the same as he says:

"'Steward' and 'Stewardship' are not scriptural terms. They came out of the

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<sup>1</sup>Wallace E. Fisher, A New Climate for Stewardship (Nashville: Abingdon Press, 1976), p. 26

<sup>2</sup>Fisher, p. 26

vivid life of the Orient. There is color in them and the flow of living things. The steward was the personal representative of his master. He knew his master's mind and managed his affairs. Into his hands was committed the keeping of all his master's goods. His title was one of honor and his position was one of sacred trust. In the light of these facts the gospel of stewardship is not a repugnant and repellant but an attractive and appealing gospel. It is not a melancholy gospel dispersing darkness and gloom. It is a joyous gospel of holy hilarity and Christian glee. Its spirit is expressed in the motif: 'It is more blessed to give than to receive.' The practice of stewardship is not an offensive and odious word, but a word of dignity and glory, passing all the charm that divine revelation and Christian experience can give it. Those who have discerned the depth and height and length and breadth of its meaning can see the halo of the cross showing about its brow and the spirit of Grace playing upon its face."<sup>3</sup>

Crawford's words are, perhaps, overly romanticized. However, the basic conception of divine relationship and individual responsibility based on joyous knowledge of the master's mind, rings true. My difficulty in the over romanticizing represented in Crawford's words comes at the point of recognizing how the word "steward" is used in more modern understandings. In Anglo-Saxon, the steward (sty-ward) is the keeper of the pigs in a sty.<sup>4</sup> In the Middle Ages, a steward might have the conception of being the liege knight who owed everything to his lord.<sup>5</sup> On the American western frontier it might have been the cowboy who, like the Judean shepherd, was responsible for the care of the livestock.<sup>6</sup> Fisher reminds us that

"The word steward also survives in our contemporary American vocabulary. The Kentucky Derby relies on the chief steward to see that that famous horse race is run properly. The Indianapolis 500 has a chief steward whose

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<sup>3</sup>Julius Earl Crawford, The Call to Christian Stewardship (San Francisco: Lamar and Barton, 1924), p. 95-6

<sup>4</sup>Fisher, p. 26

<sup>5</sup>Fisher, p. 26

<sup>6</sup>Fisher, p. 26

significant responsibility is to guarantee an orderly, fair start for the thirty or so racing cars. Gourmet restaurants employ wine stewards, and ships and airlines have stewards and stewardesses who assume responsibility for the well-being of patrons entrusted to their care. In turn, these personal caretakers are answerable to those who own the restaurants, ships, and airlines."<sup>7</sup>

Crawford's over romanticism almost takes the concept of stewardship out of the context of real life while Fisher's conception places the steward squarely in the middle of life as it is lived every day. Although I like the spirit in Crawford's wording, I believe Fisher is closer to Christ's concept of the word. Fisher goes on to say:

"Jesus viewed the steward as the willing custodian of all that God has entrusted to his people for a season: All life, the earth, and the gospel itself. Jesus taught that God holds each steward accountable for the management of what is committed to him, and he demonstrated that radical teaching. The concept of stewardship in the Old Testament called for responsible trustee-ship. Jesus accepted that concept only to go far beyond it. He called for personal initiative and risk-taking...(and Fisher uses the parable of the talents as an example of Jesus' thought and teaching on the matter.)"<sup>8</sup>

Still, however, the need for definition persists. In Punctured Preconceptions, a 1972 study of "what North American Christians think about the church" sponsored by the National Council of Churches, we see this need. Here we find that Christian ministers in America and Canada are solid and quite unified in their understanding that: "...it (stewardship) means exercising time, talent and treasure in fidelity to the Creator who bestowed them on us."<sup>9</sup> The difficulty

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<sup>7</sup>Fisher, p. 26

<sup>8</sup>Fisher, p. 26

<sup>9</sup>Douglas W. Johnson and George W. Cornell, Punctured Preconceptions (New York: Friendship Press, 1972), p. 149

comes in recognizing that, although the ministers seemed to know what stewardship meant "most people in the church today didn't".<sup>10</sup> The study says of the nearly half who responded with seeming knowledge, "This majority offered a variety of answers, most of them seeing stewardship as activity directed toward other people, such as rendering help, service, witnessing to the Gospel or working together."<sup>11</sup> The study goes on to say of the more than half (remember, these are church people who are responding), thought of answers that "wandered the gamut of speculation. A few samples: 'It's being like one of Christ's disciples.' 'It's living as right as we can.' 'It's being a waiter.' 'I should know but I've forgotten.' 'It's giving testimony.' 'It beats me.'"<sup>12</sup>

We need to sharpen our definition of stewardship or it will not live in the minds of our people. W.H. Greever's oft-quoted definition helps: "Christian stewardship is the practice of the Christian religion. It is neither a department of life nor a sphere of activity. It is the Christian conception of life as a whole, manifested in attitudes and actions."<sup>13</sup> Clarence Stoughton's brief statement also helps, "It is what I do after I have said, 'I believe'"<sup>14</sup> The United Stewardship Council in the United States, several decades ago, fashioned a definition which

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<sup>10</sup>Johnson and Cornell, p. 149

<sup>11</sup>Johnson and Cornell, p. 149

<sup>12</sup>Johnson and Cornell, p. 148

<sup>13</sup>T.A. Kantonen, A Theology for Christian Stewardship (Philadelphia: Muhlenberg Press, 1956), p. 6

<sup>14</sup>Kantonen, p. 90



has been very helpful and most churches have quoted it many times,

"Christian stewardship is the practice of systematic and proportionate giving of time, abilities, and material possessions, based upon the conviction that these trusts from God are to be used in his service for the benefit of all mankind in grateful acknowledgment of Christ's redeeming love."<sup>15</sup>

Wallace Fisher feels the Stewardship Council definition, is a strong one as he notes. "It does not lock Christian stewardship to an annual every-member canvas, it is not legalistic, focuses on God's grace, respects human freedom, calls for trusteeship, and suggests servanthood."<sup>16</sup> However, he goes on to say,

"as the times tested the church in the turbulent 1960's, that inclusive definition proved to be inadequate. Specifically, lacking corporate character, it failed to provide the church with a stance and style that allowed it to function flexibly and effectively in a radically changing socioeconomic climate."<sup>17</sup>

In the midst of this new climate, Fisher asks that we reclaim a genuine sense of "biblical stewardship" and suggests such a conception of stewardship focus on:

- "a). the custodianship of the gospel,
- b). the Christian concern for persons,
- c). the disciplined care of the earth, and
- d). the responsible employment of human resources and economic goods."<sup>18</sup>

Fisher holds these focuses and asks us to understand further that "Stewardship is not a parish 'activity' to be assigned to a committee; it is the responsibility of

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<sup>15</sup>Fisher, p. 21

<sup>16</sup>Fisher, p. 21

<sup>17</sup>Fisher, p. 15

<sup>18</sup>Fisher, p. 15

each congregation. Biblical stewardship is corporate."<sup>19</sup> He agrees with, and even quotes Joseph McClelland, who says,

"Stewardship is no optional alternative for the congregation; it is the very stuff of its life together. It embodies or incorporates the community's faith; apart from genuine stewardship there is only a spirituality which pretends to be the result of the Holy Spirit, but is not. The community created by the Spirit can have only one kind of stewardship: corporate stewardship."<sup>20</sup>

While I am in agreement that stewardship is not an "optional alternative" and it is the "very stuff" of a congregation's life, I do see an individual's response being essential within the corporate response. As a matter of fact, Fisher, in another place, even suggests the same thing as he recognizes "It is impossible to get converted actions from unconverted minds."<sup>21</sup>

Perhaps, we are now left with something of the frustration voiced in the mid-1960's by T.K. Thompson, Executive Director, Department of Stewardship and Benevolence, National Council of Churches, as he declared, "Stewardship, in its Christian sense, is almost impossible to define."<sup>22</sup> As Fisher looks at this lamentation, he suggests, "What is needed, ... is not definition but description"<sup>23</sup> and he noted Jesus' reliance on description over definition. However, we cannot

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<sup>19</sup>Fisher, p. 16

<sup>20</sup>Joseph C. McClelland, "Corporate Stewardship", in T.K. Thompson (ed). Stewardship in Contemporary Life (New York: Association Press, 1965) p. 95

<sup>21</sup>Wallace E. Fisher, from Tradition to Mission (Nashville: Abingdon Press, 1965), p.

<sup>22</sup>Fisher, New Climate, p. 22

<sup>23</sup>Fisher, New Climate, p. 22

abandon our need for definition. T.A. Kantonen reminds us of our encounter with the living Christ and suggests,

"Theology seeks to think out the meaning of that encounter. Stewardship seeks to live it out. A theology that fails to relate itself to the vital issues of Christian activity shrivels into lifeless intellectualism, a sterile pre-occupation with abstract concepts. And a stewardship that is not rooted in clear and sound theological convictions degenerates into shallow activism and loses its distinctive Christian character."<sup>24</sup>

Fisher's rejection of definition combined with Kantonen's reminder of the need for theological reflection serves to unite the need for definition and description by accepting Fisher's call for a re-embracing of Biblical Stewardship as our Christian way of life. Perhaps, then, we can best do this by reviewing the broad descriptions of stewardship as seen in the Bible. We will also look into the thought of some of the church's historic stewards of the Gospel and explore some modern considerations, as well.

## BIBLICAL AND HISTORICAL HIGHLIGHTS

To a generation of persons in which humanism seems predominant, it may seem strange to begin any historical review with a look at the Bible. For the humanist, mankind is properly the center of things. Thus, for them, a natural starting point is to see things from a strictly human point of view. However, true or proper this may seem to the present generation, it was not always the predominant point of view. Biblical history makes no such assumption. Quite the

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<sup>24</sup>Kantonen, p. 6

contrary, Biblical thought begins with God at the very center of all creation and, further, proceeds on the basis of that assumption throughout the course of its historical reflection. Therefore, and especially since Stewardship is the outgrowth of a Judeo-Christian conception of life, Old Testament thought on the matter is the proper point of our historical review.

### Stewardship in Old Testament Thought

Richard Scheef, Jr. helps us begin by telling us, "Strictly speaking, there is no exact equivalent in the Hebrew Old Testament for the English term 'stewardship'. However, the Septuagint does use the Greek term 'oikonomos', which is usually translated in the New Testament as 'steward'."<sup>25</sup> Wherever the word 'oikonomos' is used, it is used to designate someone who is in charge of the affairs of a house or as manager of domestic affairs in the operation of a household. Dr. Scheef goes on to say,

"It is entirely in keeping with this idea of a household manager that Moses should be designated as the one who is entrusted with all the house of God (Numbers 12: 7-8), i.e. the one who is responsible to God for the management of the affairs and the proper leadership of Israel."<sup>26</sup>

It is then suggested since we are dealing with a nation's relationship with God, it is appropriate to know the presuppositions or human understandings of that relationship.

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<sup>25</sup>Richard L. Scheef, Jr., "Stewardship in the Old Testament," in T.K. Thompson (ed.) Stewardship in Contemporary Theology ( New York: Assoc. Press, 1960)p.17

<sup>26</sup>Scheef, p. 17

The Genesis stories of creation, as echoed throughout the entire Old Testament, state that God is the sovereign Creator. Implied in this is the theological presupposition that "God is the sovereign Creator who 'owns' and reigns over all creation."<sup>27</sup> As has just been suggested:

Inseparably connected with the Creator's sovereignty is the idea of ownership. It is the Creator's prerogative to declare: 'The world and all that is in it is mine', 'Every beast of the forest is mine, the cattle on a thousand hills,' 'The silver is mine, and the gold is mine.' If God is God, then man can actually never own anything. Even from a purely secular point of view property is correlated with governing authority. Private property cannot be anything absolute but is held as a grant from the government which guarantees the title, and its value depends on the security afforded by the government. If the government of a country cannot hold in check the forces of lawlessness within its borders or the forces of aggression from without, a citizen cannot hold what he considers to be his own."<sup>28</sup>

The concept that God is the sovereign Creator is "deeply embedded in Israel's religious consciousness, and reflected in her devotional literature."<sup>29</sup> It is therefore, only natural for them to see their relationship to God as stated by the Psalmist: "the earth is the Lord's and the fullness thereof, the world and those who dwell therein." (Psalm 24:1) It is only natural for Israel to know that Job is correct in saying of God: "Whatever is under the whole heaven is mine". (Job 41:11).

However, it is also clear in the Old Testament that the Creator has entrusted the creation to humanity. This again is implied in the creation stories

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<sup>27</sup>Scheef, p. 19

<sup>28</sup>Kantonen, p. 33

<sup>29</sup>Scheef, p. 19

as God says to Adam; "Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing." (Genesis 1:28) Dr. Scheef then suggests two corollaries to the sovereignty of God as Creator: First, that mankind "is subject to God in all things...Obedience to the will of God also runs through the whole Old Testament as one of the basic premises of Israel's understanding of God and herself",<sup>30</sup> and second, that humanity is not the owner of property in an absolute sense. The Hebrew people sensed that they were tenants who were utilizing what really belonged to God. Thus, for example, the people of Israel regarded themselves as strangers and sojourners under God who was the real owner of the land (Leviticus 25:23). "This means," says Dr. Scheef, "that God is the true owner of all land and property, and that man is only God's 'steward' into whose hands the administration and use of property is committed."<sup>31</sup>

T.A. Kantonen acknowledges the absolute sovereignty of God in somewhat the same way as Dr. Scheef by suggesting "the thought of responsible trusteeship".<sup>32</sup> He says further, "We are neither the lords of creation nor slaves...but steward to whom the Creator and Owner of all things has entrusted what belongs to him for the realization of his purpose with regard to it."<sup>33</sup> The idea of Trusteeship, as presented by Dr. Kantonen seems a bit more respected and responsible than does Dr. Scheef's thought of 'tenancy'. I feel a similar response to his words 'subject'

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<sup>30</sup>Scheef, p. 19

<sup>31</sup>Scheef, p. 20

<sup>32</sup>Kantonen, p. 35

<sup>33</sup>Kantonen, p. 35

and 'obedient' as our only relationship to God as the sovereign Creator. Again, Dr. Kantonen carried further from the idea of 'trusteeship' to offer a slightly more elevated second corollary in suggesting, "one to whom has been entrusted the property of another is accountable to the owner. Human existence is thus responsible existence."<sup>34</sup>

He then notes:

"That a correct understanding of the doctrine of creation culminates in a heightened sense of responsibility...and stewardship becomes a philosophy of life which determines not only religious activity in the narrow sense but also all of life's orders: Home, citizenship, business and industry, science, art, and education. Everything God has created has a meaning and a purpose based on his will. Physical health, mental capacities, time, opportunity, daily occupation, material possessions -- all these must be viewed as talents which God has entrusted to us to use according to his purpose."<sup>35</sup>

From this inclusive view it is easy to see roots for the idea of vocation. He says, "in the doctrine of creation, God, the creator of life, gives every man his occupation, his place in the divine economy. His will confronts us in the concrete tasks of every day life."<sup>36</sup>

However, the idea of God as Creator is still not complete. There is also the understanding that God is the Creation's Sustainer. We are called into a sustaining relationship with the Creator and this, too, is a foundation stone for a theology of stewardship. Wallace Fisher helps further this idea:

"The root word Oikos meant originally a place of residence. In New Testament Greek (Koine) this particular word also means a domestic fellowship. It implies in-depth human relationships. It centers on people

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<sup>34</sup>Kantonen, p. 35

<sup>35</sup>Kantonen, p. 36

<sup>36</sup>Kantonen, p. 36

who share a common roof, a common heritage, a common cause. In Christian context, the word means a common Lord, a common baptism, a common faith. The household is God's; it is his family. Another strand in the Christian meaning of *oikos* suggests that God builds the 'house' (II Sam. 7; 1; He. 3:4). But he is not regarded as an impersonal technician who simply assembles the building materials. He is perceived as a creative builder who participates actively in and finds personal satisfaction in fashioning each new residential fellowship. Biblical stewardship focuses on God's Spirit motivating humans to get personally involved in God's own work of creation, redemption, sanctification, and social reconstruction."<sup>37</sup>

Interestingly, Kantonen picks up the threads of this relational aspect of God as sovereign Creator. He brings in the idea of God as Sustainer, with whom we have a relationship, by lifting up the concept of the Creator's "sovereignty of love."<sup>38</sup> He does this, however, by slipping into New Testament theology as he presents this imagery through Christ's conception of God as Father and through the parable of the prodigal son. Of course, early conceptions of God's Fatherhood can also be seen in the Psalms (Psalms 68:5 and 89:26) and in Isaiah (9:6, 63:61 and 64:8); and a conception of God's love can be vividly seen in Hosea (2:9) and Jonah (4:2) for example. It does seem clear in the Old Testament that God is the Creator and, in love for us, actually does move into relationship with us. In this, as throughout creation, we find continued sustenance.

Richard Scheef also suggests the relational conception of God. However, he presents a more limited view of God as Sustainer. He sees Israel as "The people of God...the Old Testament does not address itself primarily to mankind as a whole. Its message is directed to Israel as God's chosen people..."<sup>39</sup>

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<sup>37</sup>Fisher, New Climate, p. 27

<sup>38</sup>Kantonen, p. 38

<sup>39</sup>Scheef, p. 20



Scheef lifts up the words of Amos 3:2 "You only have I known of all the families of the earth"; and then suggests Israel's obedience to God and continued covenantal relationship with God will see them as God's own possession among all peoples, "for all the earth is mine, and you shall be to me a kingdom of priests and a holy nation." (Exodus 19: 5-6). This suggests that God's sovereign love is still present but it is mediated through God's special family, which is to the earth, a kingdom of priests.

Scheef lifts up another major area of Israel's relationship to God. He suggests, "God's mighty acts of redemption, particularly the deliverance from Egypt, were often recalled in Israel's worship."<sup>40</sup> For instance, baskets of first fruits were given in the temple as a response of gratitude for God's deliverance from Egypt. (Deuteronomy 26: 5-11). Similarly, the dedication of firstlings as mentioned in Exodus 13: 11-16 suggests remembering with gratitude, God's deliverance from Egypt's bondage. Dr. Scheef states further:

"Here, as elsewhere in the Old Testament, the underlying assumption seems to be that Israel's response to God's mighty acts of redemption is gratitude. Further, this thankfulness is expressed in the acknowledgement of God's claim upon the fruit of the field, the increase of the flocks, and all property. Israel, therefore, is to live and worship in grateful response to God's redemption."<sup>41</sup>

From these thoughts, it would appear that ideas of stewardship emerge from conceptions of God as Creator, Sustainer and Deliverer. Proper responses are those of responsible trusteeship, priestly (or relational) service to others and

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<sup>40</sup>Scheef, p. 21

<sup>41</sup>Scheef, p. 22

gratitude.

So we prepare to move beyond "the assembly of Israel (gahal), the people whom God called from among the nations to be his own covenant people"<sup>42</sup> realizing the very word describing this assembly begins to take on connotations of the New Israel. Kantonen reminds us that the basic New Testament noun for the word church is *ekklesia*, meaning literally a body of people who have been 'called out', is the same word the Septuagint used to describe Israel's 'assembly'.<sup>43</sup> So we move from Israel's assembly to the Christian church ready to learn that:

"fundamental to the concept of the church is recognition of the fact that it is not a mere association of like-minded people organized to advance a purpose they have in common but a community that comes into being by divine appointment. The church has its origin in the will of God. Its members are men whom God has chosen and called, who have responded to his call, entered into his covenant, accepted a holy commission as stewards of his eternal purpose."<sup>44</sup>

Kantonen helps us bridge into the distinctive element of Christian stewardship:

"...in the presentation of stewardship in general the distinctive emphasis of evangelical Christianity is often conspicuously absent. The logic of the appeal proceeds as follows: God is the owner of everything. He has entrusted his property to us to be used according to his purpose. We must therefore act as responsible and faithful stewards. This is sound logic as far as it goes, but it does not carry us one step beyond the Old Testament or even the Koran. There is not a trace in it of the gospel which as 'the power of God unto salvation' transforms our status from that of steward in the original sense of hired servant to that of God's children. As stewards in the New Testament connotation we are 'stewards of the manifold grace of God!' The living center of our stewardship is Christ himself. It is a matter of our personal relationship to him, not the management of impersonal things according to

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<sup>42</sup>Kantonen, p. 74

<sup>43</sup>Kantonen, p. 74

<sup>44</sup>Kantonen, p. 75

impersonal codes and principles. We give ourselves as 'a living sacrifice, holy and acceptable to God,' to him who loved us and gave himself for us. 'We love, because he first loved us.' But we do not love in word or speech but in deed and in truth."<sup>45</sup>

### Stewardship Within The Teachings of Jesus

Interestingly, Jesus does not often use the words "steward" and "stewardship" in his teaching. When he does, it is mostly in Luke 12 and 16. However, it is generally agreed by scholars and most commentators that "the concept of stewardship as the doing of God's will, the responsible management of God's family affairs is a dominant strand in his teaching..."<sup>46</sup> Theophilus M. Taylor follows this thought saying, "The idea of stewardship, the responsible management of family or household affairs...is very common in the Gospels, and surely goes back to the teaching of Jesus. It is too deeply imbedded in the parables not to have its origin there."<sup>47</sup> He then suggests the well-known parables of the talents and pounds (Matthew 25: 14-30 and Luke 19: 11-28) as examples. However, Taylor sees these stewardship parables as part of a large and more dominant theme which runs through the parables of Jesus. He then suggests the motif of an absentee landlord or master and lists Mark 12: 1-12; Matthew 21: 33-46;

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<sup>45</sup> Kantonen, p. 25

<sup>46</sup> Theophilus M. Taylor, "Motives for Giving in the New Testament," in Thompson's Stewardship in Contemporary Life.

<sup>47</sup> Taylor, p. 25

Luke 20: 9-19; Mark 13: 34-36; Matthew 24: 14; Matthew 24: 45-51; Luke 12: 41-46; Matthew 25: 14-30; and Luke 19: 11-28 as primary examples of this theme.<sup>48</sup> Further, he quotes H.J. Cadbury's 1946 Shaffer Lectures in support of this theme:

"It is easy to see its congeniality to the early church. They were living in precisely such circumstances -- awaiting the Lord's return...The whole setting of an absentee master is integral to these stories and, if the parables go back to Jesus, that feature goes back too. In that case we have an unexpected disclosure of his viewpoint. Instead of the comforting presence of God he seems to teach the absence of God...For long intervals we have no contact with the one to whom we are responsible. He is in a distant country and there is no certainty that he will return soon. Our business is to live as we should live, but without him. Normal rectitude, fidelity, diligence, are expected of us and not emergency behavior. 'Blessed is the servant whom his master, when he cometh, shall find so doing.'"<sup>49</sup>

While it is true the absentee landlord is a major theme in Jesus' teaching about stewardship, it is not the only concept. The Fatherhood of God is also a dominant theme. Fisher uses this theme to develop a sense of God-human family nature in our stewardship of the Father's household. He writes:

"...The Old Testament views of steward and stewardship receive a new look in Jesus' teaching. It goes something like this: God not only appoints trustees - overseers, stewards -- who are responsible to him; he involves himself in their work. Jesus calls him Abba-Father (literally, Daddy). The Galilean declared that he was not a hireling; he was the only Son and the only heir. Because Christ accepts his followers as brothers and sisters -- co-heirs -- Christian stewards live in the father-child relationship. The house where stewardship takes place is the Father's House. Christian stewardship is a family affair. No task on earth is more dignified, liberating, or fulfilling than the work which enables us to share in God's plan to save the world. That is his stewardship."<sup>50</sup>

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<sup>48</sup>Taylor, p. 26

<sup>49</sup>Taylor, p. 26

<sup>50</sup>Fisher, New Climate, p. 31-2

From here it is quite understandable to suggest, as Taylor does, 'obedience' to the sovereign Creator-Father God is the response Jesus gives to his life.<sup>51</sup> In the Christian baptismal formula it is our invited response as well. As believers, we are pledged to obedience (as in Jesus' prayer in Gethsemane: "Not what I will, but what thou wilt!") and proper stewardship of life is the expected style of Christian life. Even so, it remains a style of obedience which has all of the blessings of being a family affair. Dr. Taylor writes:

"...How did Jesus understand the stewardship of God? We should have to reply first of all that he understood it in terms of the fatherhood of God. It was primarily the stewardship of an intelligent and responsible parent rather than that of a landowner or person of means. He thought of it not so much in terms of material possessions but in terms of life and personality. It is familial and relational rather than individualistic and abstract. It involves God's role as Creator - Sustainer - Redeemer."<sup>52</sup>

Still, however, Jesus continually uses a wide array of descriptive metaphors to tell us of our relationship with God. For instance, Jesus constantly speaks of God as Father but asks us, as his followers, to enter God's kingdom. Now, we understand that a king could demand our obedience yet, with seeming incongruity, Jesus never seems to force our allegiance. However, in another setting, Jesus indicates our relationship to God is like a steward's to his rich master. Then, we see that our obedience to the master's purposes will, some day, be taken into account. Thus, through a wide use of descriptive material a cumulative understanding has emerged and it helps us see that obedience (though still voluntary) and stewardship (managing the master's household) have their

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<sup>51</sup>Taylor, p. 28

<sup>52</sup>Taylor, p. 28

relationship. Taylor says, as if to summarize, "possessions must be used...As God intends them to be used..."<sup>53</sup> Thus, it seems quite clear that ultimate ownership and definition of life's purpose remain the prerogative of God. On our side of the matter, and this is what stewardship means, voluntary obedience to God's purpose is our only proper response.

In this regard, Warren Quanbeck recognizes the sovereignty of God in Jesus' teaching. He says, God "is the source of life, and only in relation to him is man truly himself. Nothing must be permitted to cloud the relationship to God."<sup>54</sup> Possession should never blind us to the sovereignty of God. However, Quanbeck reminds us there is another side to Jesus' thought about possessions. He recognized the realities of everyday living. Jesus saw the validity of minting money and the payment of taxes but he recognized that while Caesar's image was on the money, God's image was clearly stamped upon humanity. Thus God's claim was not for a simple taxation on our allegiance. Rather, God lays upon us a loving-but-certain claim on our entire being -- material as well as spiritual, physical as well as psychological.<sup>55</sup> We are reminded that Jesus so involved himself in so many worldly activities that he was judged by his critics to be a glutton and wine bibber. But we are reminded

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<sup>53</sup>Taylor, p. 34

<sup>54</sup>Warran A. Quanbeck, "Stewardship in the Teachings of Jesus," in Thompson, Stewardship in Contemporary Theology.

<sup>55</sup>Quanbeck, p. 52

further, "the earthly claims are not absolute...and have (only) relative validity"<sup>56</sup> or claim upon us. But earthly realities do have their valid claim. It is a matter of maintaining a proper perspective. We must give certain attention to physical, psychological and social matters. However, as good stewards we can never give absolute value to temporal things. The parable of the pounds or talents suggests we are to pay attention to investment of what we have been given or entrusted; but Luke 16: 11 sums it up: "If then you have not been faithful in the unrighteous mammon, who will entrust to you the true riches?" In other words, we are called to be faithful stewards over our earthly gifts and possessions if we are to be entrusted with further stewardship in God's eternal reality.

If judgment or accountability is expressed in the teachings of Jesus, so also is redemption. There is a "connection between earthly responsibility and the judgment of God."<sup>57</sup> We are called to be good stewards with that which we have been given. The two great commandments (Mark 12: 30-31) suggest the totality of that claim of God upon us. But we come to the fullest understanding of the Fatherhood of God, says T.A. Kantonen, "When creation and redemption are seen in their inseparable unity. It is God the Maker of heaven and earth who so loved the world that he gave his only Son to redeem it. Through the redeeming work of Christ our filial relation to God is restored and we receive adoption"<sup>58</sup> as God's Children -- in a sense, as stewards who have been elevated to inherit

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<sup>56</sup>Quanbeck, p. 52

<sup>57</sup>Quanbeck, p. 52

<sup>58</sup>Kantonen, p. 40

a family member's share in the Father's kingdom.

God is the one who acts to redeem us but Christ is the cornerstone of our ability to understand and embrace God's act of redemption. In a sense, Kantonen is correct in saying, "Without Christ, we, like the men of Athens, would worship an unknown God."<sup>59</sup> Using Ephesians 1: 19-20 Kantonen recognizes that the resurrection of Christ brings the power of God's salvation into potential for us. He then says, "It is by this resurrection power that the church lives and carries out its mission. Its sacraments are an actual communion with the living Lord. Its members 'taste of the powers of the world to come', for by his resurrection Christ has brought into the present world the life of the world to come, and faith is access to this life."<sup>60</sup>

We respond in knowing Christ "gave himself for us 100 percent"<sup>61</sup> and thereby set up for his followers the proper measure of stewardship -- the only governing principle is as stated in Matthew 10:8, "Freely you have received, freely give." When we fully recognize God's gift of life, God's continued sustenance in our living and God's action through Christ's loving obedience to redeem us in resurrected life, then we are properly ready to respond with proper stewardship as "a joyful and spontaneous expression of gratitude for what God has given."<sup>62</sup> There is no coercion involved for we recognize with Taylor we are "like the prodigal (who must come to his senses and say to himself, 'I will arise

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<sup>59</sup>Kantonen, p. 43

<sup>60</sup>Kantonen, p. 59

<sup>61</sup>Kantonen, p. 42

<sup>62</sup>Kantonen, p. 42



and go to my father, and say to him 'Make me as one of your hired servants' Luke 15: 18, 19"<sup>63</sup> This new motivation for life springs only "from a proper self-understanding"<sup>64</sup> much as the prodigal who came to his senses and humbly approached his father. This time, however, he approached his father as a servant -- a steward and quite literally, a former keeper of pigs. In that new humility, he found he was not only received as a son but also as the reason for and subject of a great celebration of family reunion. Jesus approached his God as one who serves, and we find the word of God describing him "This is my beloved Son, with whom I am well pleased." (Matthew 3: 17). Jesus, in loving obedience to God, extended that joyous gift to us by asking "Follow me". (Matthew 4: 19). Christian stewardship then, is a wholehearted response to that invitation. In our consecrated living we, too, will hear the word of God saying "Well done, good and faithful servant, ...enter into the joy of your master." (Matthew 25: 23).

#### Paul's Philosophy of Stewardship

Holmes Rolston suggests there is basic "agreement between the teaching of Jesus and the thought of Paul"<sup>65</sup> on the subject of Christian stewardship. This has its roots in their common understanding of the significance of human life.

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<sup>63</sup>Taylor, p. 34

<sup>64</sup>Taylor, p. 34

<sup>65</sup>Holmes Rolston, "Paul's Philosophy of Stewardship," in Thompson Stewardship in Contemporary Theology.

Together they share an underlying "assumption that our life in this world is a period of preparation and probation which is related to the life that is beyond the grave."<sup>66</sup> Taylor recognizes "that both Jesus and Paul base their understanding of stewardship upon the Torah. In the Hebrew tradition, man was recognized from the very beginning as a steward, or caretaker, of God's good earth."<sup>67</sup> Jesus drew upon many elements within his culture's historical assumptions about God and human relationship with God. This is also true of Paul. Just as in the same sense it is also true that Paul relied on the life and teachings of Jesus for his own life and teaching.

However, in Paul's thought, stewardship becomes a definite religious concept.<sup>68</sup> Kantonen tells us "oikonomia" (stewardship) is Paul's definition of his own commission as a preacher of the gospel. He speaks of himself as a steward of God's grace. He uses the word stewardship to define Christ's administration of God's redemptive plan for the world. He even says, as Kantonen suggests, "Stewardship obtains its highest meaning and its strongest theological foundation when the apostle relates it to God's purpose 'which he set forth in Christ as a plan (literally, stewardship plan, oikonomia) for the fullness of time, to unite all things in him, things in heaven and things on earth.'"<sup>69</sup> In very specific terms, "Paul describes God's eternal plan of redemption as an oikonomia, stewardship

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<sup>66</sup>Rolston, p. 57

<sup>67</sup>Taylor, p. 27

<sup>68</sup>Kantonen, p.2

<sup>69</sup>Kantonen, p. 3

entrusted for administration to Christ, God's supreme steward."<sup>70</sup>

Paul can easily see Christ as the supreme steward and, as in the 15th chapter of I Corinthians, "rise to the sublimest heights of supernatural revelation,"<sup>71</sup> and in the next breath move into the mundane instructions to the Corinthian church about raising funds, as in the case of asking an offering for the poor in Jerusalem (I Corinthians 16). In essence, Paul could never separate redemption from creation.

"The goal toward which he looked was not the salvation of souls into pure spirituality but the redemption of all creation from the bondage of corruption to fulfill its God-given purpose. There is nothing in the world which God has created that is independent of him or unrelated to his purpose."<sup>72</sup>

With this in mind

"Paul ascribes to Christian stewards the dignity of being God's fellow workers. This partnership is furthermore the partnership of father and son: 'You are no longer a slave but a son, and if a son then an heir.' Christian stewardship is a family affair. Not merely to work for God as his agents and administrators of his property, but to work with him as his children, sharing his purposes, his resources, his very nature -- such is the high status of Christian stewards."<sup>73</sup>

And, as Wallace Fisher points out, it was in gratitude for God's grace and God's elevated conception of the very nature of stewardship, that early Christians gave sacrificially for

- a. the relief of the sick and the poor;
- b. the support of the apostles, missionaries, and evangelists...;

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<sup>70</sup>Kantonen, p. 43

<sup>71</sup>Kantonen, p. 32

<sup>72</sup>Kantonen, p. 32-33

<sup>73</sup>Kantonen, p. 5

c. the general expenses of public worship.<sup>74</sup>

Fisher goes further to remind us specifically, "In the first decades when the church was young, poor, and persecuted, giving was Christ-centered. Motivation was gratitude for God's grace."<sup>75</sup>

This young church, especially in Paul's thought, had a twofold dimension. As Taylor guides our thought, he says, "There is both inner and outer dimension. The first may be described as nurture and the second as mission. The first is directed inwardly toward the Church, and the second is directed outwardly to the world."<sup>76</sup>

The knowledge that these two thrusts of the church are to be united in the church and in every steward, is exactly the tension needed to keep the gospel whole. Never in the thought of Paul could the church be fragmented. So unified were the church's functions of nurture and mission that Paul thought of the church as the very "body of Christ" (I Corinthians 12:27) living for the specific purpose of doing the things of Christ's continued ministry. The fact that Paul thought of the church as the living body of Christ, as Kantonen reminds us,

"is the basis of the theological view that the church is the continuing incarnation, Christ himself active within the forms of historical existence, and thus a constitutive part of the glorified Christ. There can be no doubt that the apostle conceives of the church as no chance aggregation but a living organism united by the Holy Spirit to Christ the head."<sup>77</sup>

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<sup>74</sup>Fisher, New Climate, p. 75

<sup>75</sup>Fisher, New Climate, p. 75

<sup>76</sup>Taylor, p. 81-2

<sup>77</sup>Kantonen, p. 77

He goes on to speak of the church's need for nurture and mission much as Taylor did earlier,

"Through baptism we are incorporated into this organism, and through the Word and the Lord's Supper we are nourished and sustained in it. Since the teaching of the word and the administration of the sacraments are visible activities of the organized church, the church can never remain a purely spiritual invisible entity. While that which the Spirit creates, both faith and 'the assembly of hearts in faith,' is spiritual in nature, its vitality becomes manifest in visible action."<sup>78</sup>

Actually, I believe it comes down to this: The need for Spiritual nurture cannot be shortchanged without denying Christ and the Spirit-filled strength of his ministry. At the same time, the need for involvement in mission cannot be avoided without denying God's purpose in having Christ come to be with us for a time. Reminiscent of II Corinthians 5: 18, 19, I believe Paul would say that God's purpose -- reconciling the world to himself -- was entrusted to Christ's stewardship. Christ, in turn, entrusted this ministry of reconciliation to us. This, for Paul, is God's definition of our stewardship and it is to be carried forward with every strength and gift of our being.

### Stewardship As Seen In The Historical Church

Now we are ready for a sweeping view of some highlight thoughts on stewardship as seen in the history of the Christian church.

For St. Augustine, faith is an all-or-none proposition. It is a clinging to God, but it is a clinging with all your might or you do not cling at all. Accord-

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<sup>78</sup>Kantonen, p. 77

ing to T.A. Kantonen, for Augustine, "The only concern of true faith is through the Word and prayer to keep the channel open for the inflow of God's power and through obedient love to be the channel for the outflow of that power into the lives of others."<sup>79</sup> This sounds quite consistent with Paul's sense of being nurtured in the faith as a prelude to a strong mission in behalf of the ministry of reconciliation.

However, Wallace Fisher reminds us that, as the church developed institutionally, things began to change. He says,

"Especially after Constantine legalized Christianity, giving became less motivated by gratitude for God's grace and more by the desire to earn God's approval. By the fourth century, salvation on merit had become the primary motivation for giving to the ecclesiastical establishment, as it was for the Pharisee in Jesus' day."<sup>80</sup>

As the church developed, Clement of Alexandria counseled Christians that "alms lighten the burden of sin,"<sup>81</sup> and Augustine (the earlier expression by Kantonen in Augustine's behalf notwithstanding), encouraged the faithful to give with "heaven's reward" in mind.<sup>82</sup> Already, you can see the beginning of sympathies for the sale of indulgences and Chrysostom opened the theological door for that abuse by saying "there is no sin which alms cannot cleanse."<sup>83</sup> Of course, this thinking and its resulting overzealous application was one of the

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<sup>79</sup>Kantonen, p. 89

<sup>80</sup>Fisher, New Climate, p. 75

<sup>81</sup>Fisher, New Climate, p. 75

<sup>82</sup>Fisher, New Climate, p. 75

<sup>83</sup>Fisher, New Climate, p. 76

major props which set the stage for Martin Luther and the Reformation.

Kantonen brings us into another era of the church's history by introducing Luther's doctrine of the two regimes. Luther considered the things of earth and things of the spirit were both under the sovereignty of the Creator. Here is an early suggestion of Christian secularism in which nothing created is foreign to God or the rule of God. In Luther's view life cannot be compartmentalized into two realms of earthly concerns and spiritual matters.<sup>84</sup> From here, it is easy to understand Luther's view of the priesthood of all believers -- even church leadership should not be compartmentalized. Kantonen says further:

"The Priesthood of all believers supplies not only a Christian philosophy of life but also the necessary manpower for carrying out the mission of the church. In the early church it was, historically speaking, the force which enabled Christianity to get a foothold in the ancient world, to spread, and to triumph over the fiercest kind of opposition. 'They went forth and preached everywhere, while the Lord worked with them.'"<sup>85</sup>

Of course, as the heart of Reformation theology, Kantonen reflects

Luther's three phrases

solus Christus - Christ alone

solo gratia - by grace alone

solo fide - by faith alone

It is especially important, as the basis for a vivid sense of stewardship, to understand that, "faith is our acceptance of what God in Christ has done for us... It is commitment into the hands of God revealed in Christ...It is a basic life-

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<sup>84</sup>Kantonen, p. 33

<sup>85</sup>Kantonen, p. 109

orientation just as sin is. . . Faith is the God-centered attitude, just as sin is the self-centered attitude."<sup>86</sup> The God-centered attitude, in Kantonen's view, shows itself by three marks or traits: receptivity, trust, and obedience. He says of obedience, "It is not merely accepting something as true. It is accepting a new Lord and a new life in responsibility."<sup>87</sup> As Luther says in his explanation of the first article of the Creed: "For all of which I am in duty bound to thank, praise, serve and obey him."<sup>88</sup> This is what it means to accept a life of stewardship. It is joyously accepted and:

"becomes a philosophy of life which determines not only religious activity in the narrow sense but also all of life's orders: home, citizenship, business and industry, science, art, and education. Everything God has created has a meaning and a purpose based on his will. Physical health, mental capacities, time, opportunity, daily occupation, material possessions -- all these must be viewed as talents which God has entrusted to us to use according to his purpose."<sup>89</sup>

We celebrate Luther's sense of stewardship. He thought of serving God "hilari et librea voluntate", which Kantonen translates, "with a hilarious and free will."<sup>90</sup> Add this view of life to a thought credited to John Wesley, "O Lord, let us not live to be useless",<sup>91</sup> and you have both a productive and joyful sense of Christian stewardship.

In nineteenth century America, the interest in stewardship has necessarily

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<sup>86</sup>Kantonen, p. 88

<sup>87</sup>Kantonen, p. 88

<sup>88</sup>Kantonen, p. 36

<sup>89</sup>Kantonen, p. 36

<sup>90</sup>Kantonen, p. 94

<sup>91</sup>Fisher, New Climate, p. 58



been very practically oriented. Kantonen reminds us that,

"Ours is a land in which church membership is altogether a matter of personal commitment. The church received no financial support whatever from the state. Both the local congregation and the organized church at large...rest entirely upon the voluntary giving of church members. Under these conditions it is easy to understand why the American churches have sought to stimulate liberal and regular contributions of funds..."<sup>92</sup>

Kantonen suggests, "It is to the credit of the early leaders of the (American) stewardship movement that even when their primary interest was the raising of large sums of money they condemned unequivocally all unscriptural and unchristian methods of achieving this end."<sup>93</sup> The greatest potential misuse is that of relying more on the legalism of the Old Testament and seeking greater dependence on the tithe than seems scripturally proper.

Bishop Hans Lilje of Germany shows his fascination for concepts of the American stewardship movement. He says, "in this context, America has for the first time exerted an important influence on both the theology and the practical church life of the European continent."<sup>94</sup> In another place McClelland suggests a sense of stewardship within Bohnoeffer's conception of the church as "Christ existing as community."<sup>95</sup>

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<sup>92</sup>Kantonen, p. 5

<sup>93</sup>Kantonen, p. 5

<sup>94</sup>T.K. Thompson, "Introduction" in his Stewardship in Contemporary Theology, p.x.

<sup>95</sup>McClelland, p. 95

Fisher lifts up the same phrase and suggests the church's stewardship can only be corporate.<sup>96</sup> As we will see later, such corporate stewardship can only be one which is deeply involved in helping to meet the needs of life. Kantonen adds Emil Brunner's definition of the church to our thinking. It is, "the oneness of communion with Christ by faith and brotherhood in love."<sup>97</sup> This is almost as though we are re-expressing Paul's knowledge that the church needs both nurture and mission. Brunner also recognizes the abiding nature of the church. It was and is a community created and sustained by the Holy Spirit.<sup>98</sup> A.C. Conrad's doctoral dissertation, The Divine Economy, shows agreement as he suggests stewardship is "partnership with Christ, through the Holy Spirit in fulfilling the purpose of God in the world."<sup>99</sup> Kantonen praises then criticizes Conrad in noting he seems "chiefly concerned...with applying the concept of stewardship to God's own activity rather than to the believer's response. Only a single chapter is devoted to the 'stewardship of the believer.'"<sup>100</sup> Wallace Fisher would agree on the believer's need for response as he says, "Stewardship, rooted in God's grace, issues in daily ethical acts. These Christian deeds can be examined for motives, ends, means, and social consequences."<sup>101</sup> Fisher goes on to say "The Church's primary service to God and the world is its responsible stewardship

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<sup>96</sup> Fisher, New Climate, p. 29

<sup>97</sup> Kantonen, p. 73

<sup>98</sup> Kantonen, p. 73

<sup>99</sup> Alphin Carl Conrad, The Divine Economy, (Grand Rapids: Eerdmans, 1954) p. 27

<sup>100</sup> Kantonen, p. 8

<sup>101</sup> Fisher, New Climate p. 72

of biblical truth -- God's word. That is where biblical stewardship begins."<sup>102</sup>

From there he calls the church to be involved in helping meet the real needs of the world. He recognizes further, the church may "get bloodied" by pursuing this concept of stewardship. However, this too, seems rather biblical.

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<sup>102</sup>Fisher, New Climate, p. 34

## ONE PERSON'S SYNTHESIS --

Toward A Personal Theology of Christian Stewardship

From the foregoing material, we have seen that there is an abundance of descriptive material and there are also many definitions of Christian stewardship. However, The National Council of Churches' study, Punctured Preconceptions, offers a warning in announcing that church members in America and Canada do not generally know the definition of stewardship.<sup>103</sup> This would suggest that church leaders still have ahead of them, the large task of defining and interpreting Christian stewardship among church members.

However, the matter is not as bleak as it sounds. Another thought from the National Council's study recognizes, among those who are actively involved in churches, the primary motivation for giving is gratitude to God.<sup>104</sup> Further, the clergy of both countries seem to evidence rather wide acceptance of the Stewardship Council's definition:

"Stewardship means exercising time, talent and treasure in fidelity to the Creator who bestowed them on us."<sup>105</sup>

Perhaps, somehow, this definition could be expanded to include the laity's sense of gratitude.

With this addition, the definition would certainly be improved. However,

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<sup>103</sup> Johnson and Cornell, p. 149

<sup>104</sup> Johnson and Cornell, p. 35

<sup>105</sup> Johnson and Cornell, p. 149

this points up the basic problem with attempts to provide an inclusive definition of stewardship; someone always wants to add something in order to expand its inclusiveness. Thus, the pendulum swings, on the one hand, between short, memorable, but non-inclusive definitions; and, on the other hand, long, involved "inclusive" statements no one can remember. With this in mind, it becomes easier to see why Jesus used descriptive stories, rather than definitions, to teach his concepts of life and stewardship.

When we think of the descriptive stories Jesus used to tell of stewardship, the twin parables of the talents (Matthew 25: 14-30) and the pounds (Luke 19: 11-27), stand above the others. The parable of the pounds is particularly instructive and holds a clearcut basis for creative stewardship. When the departing nobleman divides his wealth among his followers, he directs them saying, "Trade with these till I come." (Luke 19:13). This is only one line in a very memorable story but it holds numerous implications for creative stewardship:

1. We receive a portion of a noble endowment;
2. We are instructed to invest the endowment;
3. We are given great freedom in how we invest the endowment;
4. We anticipate the return of the nobleman.

Of course, the return of the nobleman further anticipates that he expects to reclaim his endowment. Later verses in the story not only validate this thought but also show he expects a large return on our investment of his funds, as well.

How is this large return to occur? Jesus' use of the phrase, "Trade with

these "provides some very interesting thoughts. Children "trade" things as a form of exchanging what they no longer need for something they really want. Adults use "trade" as a means of exchanging goods and services for the necessities and pleasures of life. Nations use "trade" as a means of maintaining or bettering their position in world commerce and as a means of providing economic security. Practically speaking, "trade" can be very one-sided; quite to the advantage of one party over another. Ideally speaking, however, "trade" should provide opportunity for exchanging "something I want for something you want." That is, it should be mutually advantageous and mutually satisfying. Now, setting these value judgments aside for a moment, we see something else in the parable's use of the word "trade". It is an active verb. The way it is used in the parable implies constant action in behalf of the noble household. It is used as means of suggesting "go out and make things happen", "go out and enter the world's commerce", "use these gifts and make them work", "be creative in your trading and show an increase", "trade these pounds (or talents) to the advantage of the noble household", etc.

Advantage? Are we, as Christian stewards, to take advantage of those around us? Is stewardship some esoteric matter of building the wealth of God's noble household? The whole story provides an opportunity for Jesus to help us understand the nature of life as an expression of our stewardship. What we have been given is a portion of God's creation. The gift is not fully ours, however. Rather, it is ours to use for a period of time. We are to "trade" our days of life

in ways which enhance or enlarge God's total creation. At some point in our future, God will review the investments of our living. Those who show an enhancement or enlargement of the creation will be given the joy of greater responsibility in God's plan for the future. Advantage? The advantage we seek is in behalf of God's total creation; a creation in which all persons are invited to participate. This "advantage" we seek is one which helps to create and sustain an environment in which everyone "wins."

It is well and good to speak of "trading" in order to build an advantage for God's creation; but what, specifically, does that mean? Helmut Thielicke's excellent sermon, "The Parable of the Pounds" helps give shape to some of the specifics of this work as he says:

"Why, do you suppose, did he choose this way? Well, when I work for someone, when I share responsibility in his work, then I also think about him. This follows almost automatically. When Jesus puts me to the work of faith--and it actually is a piece of work to cope with my temptations day by day and fight my way through--then I also have daily contact with him. When he sets me at the task of loving my neighbor he is actually confronting me with his image every day. For it is none other than himself who meets me in my brother and in my sister."<sup>106</sup>

This seems to guide us into the specifics of trading our lives, as a part of daily living, to assist in creating a caring world in which every person has the "advantage" of contributing something worthwhile and of being loved. It is important, at this point, for us to review Wallace Fisher's call to reclaim a sense

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<sup>106</sup>Helmut Thielicke, The Waiting Father, (New York: Harper & Brothers, 1959) p. 139

of biblical stewardship.<sup>107</sup> He reminds us how important it is to cherish, hold and share the Gospel. We are its custodians. He renews our awareness of the church's call to be the caring Christian community in which persons find their true meaning. He helps us understand the need for our disciplined care of the earth and its resources. The earth was given to our care and is not here for us to simply subdue and destroy. He helps us understand the importance of being responsible in our use of human resources and economic goods. If we actively "trade" our noble endowment for these biblical "riches", it seems to be "advantageous" for all persons and for our Creator, as well.

We have seen that definitions of stewardship are difficult to apply to all situations. They are, however, helpful and need greater interpretive work so they will reach a greater number of people with their power. We have also seen that Jesus used stories or parables as his style of teaching. His parable of the Pounds, for example, helps us understand a great deal about life as Christian stewards. However, different styles of teaching have their individual benefits to offer. Perhaps some persons will find added knowledge of stewardship as we look, very briefly, at the practice of tithing.

A wide variety of stewardship material as it is promoted within American churches, seems based on the theological assumption that "the central norm for giving is prescribed in Scripture -- the tithe, 10 percent of a person's income."<sup>108</sup>

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<sup>107</sup>Fisher, New Climate, p. 15

<sup>108</sup>Johnson and Cornell, p. 151



However, it is not as widely grounded in Scripture as one might expect. Further, it is not widely supported (in its usual understanding) in New Testament readings.

Abraham is known to have given ten percent of his wealth to the priest, Melchizedek (Genesis 14:20). However, the earliest biblical reference using the specific word tithe is found in Leviticus 27:30 and following, "All the tithe of the land, whether the seed of the land or the fruit trees, is the Lord's; it is holy to the Lord." The next few verses give instruction for the arbitrary nature of the tithe. Every tenth animal, regardless of its blemish or perfection, is to be the Lord's. Further, modern understanding of ancient Hebrew leaves no doubt that the tithe (maaser) means one-tenth.<sup>109</sup> The difficulty with tithing is that its actual practice seems more to be associated with a taxation than with giving praise or thanksgiving to God.<sup>110</sup> The Deuteronomic tradition did give deference to God within the practice of bringing tithes to the priests (Deuteronomy 26: 1-11). Also, Scheef points out some legislation of this period allows conversion of the tithe into money if distance were too great to permit the worshipper to bring livestock or heavy goods of produce.<sup>111</sup> The priestly tradition, as seen in Numbers 18: 21-25, used the tithe in support of the priests. The prophetic tradition began to question tithing for its misuse. Scheef notes how Amos complains about the festive activities associated with bringing tithes to the temple. The practice was actually done at the expense

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<sup>109</sup>Johnson and Cornell, p. 152

<sup>110</sup>Scheef, p. 29

<sup>111</sup>Scheef, p. 31

and neglect of the poor. (Amos 4: 4-5).<sup>112</sup> It is in this spirit that Jesus mentions tithing. By the way, he does so only twice. (Matthew 23:23 and Luke 11:42). Although he supports the practice, he does so in a scathing denunciation of the Scribes and Pharisees. He abhors the spirit of their practice as it seemed to lead them into positions of personal pride and extensive neglect of weightier matters of the law -- justice, mercy and faith. In a sense, we might view Galatians 3:24 and feel that the mechanistic law of the Old Testament was to be our custodian until Christ came. Now, we are free of the Law, to be sure, but Jesus did accept the practice of tithing. Actually, as T.A. Kantonen points out, there are dangers in the pride of giving God 10% and feeling free to withhold the remaining 90% to do with as one pleases.<sup>113</sup> There is, in this view, a real danger of legalism, pride and compartmentalizing life into shares of 10% for God and 90% for self. Of course, this runs in complete opposition to Jesus' teaching that there will be an accounting of the total endowment (talents, pounds, ...life) as measured against the purposes of God. As Kantonen says,

"The tithe, forgiveness, and the observance of the Lord's day come into their right Christian use when they are freely and joyfully practiced by Christians who do not give their Lord only one dollar out of ten or one day out of seven but whose life is stewardship."<sup>114</sup>

He goes on to add that he is convinced that "the tithers in our churches are by and large not Pharisees but humble and sincere Christians who have been led to use this

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<sup>111</sup>Scheef, p. 31

<sup>112</sup>Scheef, p. 35

<sup>113</sup>Kantonen, p. 23

<sup>114</sup>Kantonen, p. 24

ancient device as a helpful means for a steady expression of their gratitude and faithfulness to their Lord."<sup>115</sup> The secret of the Macedonian Christians, referred to in II Corinthians 8: 1-5, is an appropriate instruction for our sense of inspired stewardship: they gave gifts to God and those around them because "first they gave themselves to the Lord." Wallace Fisher agrees in saying, "Only the Holy Spirit can convert persons to be Christian stewards."<sup>116</sup> It would seem, then, tithing is a point of beginning in stewardship rather than a pinnacle of achievement. Even so, it is still some thing inspired by the Spirit of God rather than a demonstration of personal piety.

So we've looked at definitions, we've looked at Jesus' use of stories and we've reviewed tithing as a specific stewardship practice. Now, let's formulate a brief theological construct and see if it assists our understanding of stewardship. For me, conceptions of my personal stewardship emerge in meeting God as Creator, as Sustainer and as Redeemer.

#### God is the Creator -- I Stand in Awe

Personally, I can look at the creation and begin as a philosopher, a scientist, a Jew or as a Christian and arrive at the point of meeting the Creator. A philosopher might ask the question of "first cause" and surmise a "chance origin" of existence or posit a "special creation". For me, the Creation is so magnificent, so intricate and so well-organized that I simply cannot accept a philosophy of the

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<sup>115</sup>Kantonen, p. 25

<sup>116</sup>Fisher, from Tradition, p. 121

creation's having originated by chance. Actually, I find the Creation so impressive that I simply stand in awe of the One who made it possible. A scientist might look at the creation's astronomy, its mathematics, geology, botany and human chemistry and experience a sense of wonder and appreciation. For me, the wonder of it all commands belief that Someone arranged it and sustains its continuance. Again, I stand in awe and respect. From the Jewish point of view, the Creation stories say it mythically, the Psalmist speaks poetically, and the Prophets proclaim the call to mercy, justice and humility. Still, it speaks my language and I see God as the Creator. Further I see myself as a part of this magnificent creation and I begin to sense a personal relationship with the God of Creation as my Creator, also. All-the-more, I stand in awe and give reverence to my God. From the Christian's point of view, Christ leads me to know the Creator as my Eternal Parent and the New Testament writers found that witness so impressive that their sense of awe-inspired reverence has become my own.

Simply stated, I live within a tradition and world view that sees God at the center of everything that exists. Thus, knowing God as the Creator and as my Creator, leaves me standing in awe and offering my presence in worship.

### God is the Sustainer -- I stand in Gratitude

Knowing God as the Sustainer grows out of knowing God as the Creator. I understand the Creator as the Author of a continuing Creation. I see the emerging Creation as something in which God is still deeply involved and in which there is an evidenced sustaining relationship. We have not been left by an "absent God"

to "wind down" following some original "start-up" procedure. I see the Judeo-Christian tradition's developmental relationship with God as one in which I move from being a tenant through being a trustee, a partner and, eventually being invited to share in the eternal inheritance as a child of the Eternally Living God. I have seen this developmental view expressed in biblical/theological settings and I have experienced a sense of this development in my own life. Thus, as I thank God for the sustenance of this continuing breath of relationship, I feel an overwhelming sense of gratitude. Further, I sense the mood of gratitude is a growing thing and, in itself, provides a new burst of sustenance. This new energy of gratitude seems to be one more way in which I discover the truth and power of God's sustaining relationship. I see it in the words of Deuteronomy 33:27

"The eternal God is your dwelling place,  
and underneath are the everlasting arms".

Resting -- yet, not resting but living and working -- in the security of this eternal relationship, I find that God is my Sustainer and, for this gift, I stand in gratitude.

### God is The Redeemer -- I Stand in Humility and I am Inspired

The Old Testament is filled with the understanding that Israel was delivered, by God, from the bondage of Egypt. Again and again, Israel was delivered and marked the birth of and their continuing covenant with God by these acts of God's deliverance. The New Testament continues this history of redemption in

the very personalized ministry of Christ. This ministry, we remember, is in itself a part of God's stewardship offered through Christ. When I think of the mighty and awesome God of the entire Creation moving personally to reconcile my broken relationship with the Eternal Household, I am both humbled and inspired. Christ's story of the Prodigal helps me understand what humility is about. The party which results in that father-son reunion inspires me to receive that gift and participate in the joy and new responsibility of that household. The added knowledge that God, acting through Christ, has entrusted the continuing ministry of reconciliation into my hands again turns me to a combination of humility and inspiration. This is a stewardship of real life; it is something I enter by personal choice. Its totality is something I freely accept. It is not a relationship of being "taxed" by God but one of entering a total relationship in which I realize and acknowledge that the image of God has been stamped on my entire being. Again, I am humbled and inspired.

#### God Enters My Life in the Holy Spirit -- I Stand Encouraged and Enthused

When some people lament the absence of God, I recall the disillusionment of the disciples following Jesus' death. Their disenchantment was dissolved when they met the risen Christ. He instructed them to "stay in the city until they were clothed with power from on high." (Luke 24:49). Similarly, I have felt dry places in my spirit but, somehow, I have never felt totally alone or without the presence of God. During these times and others, I have felt God's call to be

re-united with The Eternal in prayer and have also known the infusion of power, patience and persistence. I am, then, encouraged to continue the ministry of reconciliation, having regained it in my own life. At the same time, I understand the refreshment of spirit in being enthused (en-theos). In this sense I have never doubted the charismatic's claim of being filled with the Spirit. The Spirit's continued encouragement and a personal sense of enthusiasm are my gifts, too.

### Personal and Corporate Stewardship

We will never know whether Jesus meant the founding of an ecclesiastical structure when he commissioned Peter as the Rock on which he founded his Church. However, the Church, as we know it, is the outgrowth of that first century faith relationship with God in Christ. My response to God is directed largely through the Church as the best available means of giving personal corporate witness to my faith. The Church is one major avenue for the stewardship of my life. Isaiah's "Here am I, send me" serves as my invitation. Micah's three-fold understanding of God's requirements, to love mercy, to do justice and to walk humbly before my God, gives me instruction. Christ's call to "follow me" and to "feed my sheep" offer me God's most personal invitation into the ministry of reconciliation. To recognize that I have been invited to share in this ministry -- and we all have the same invitation but have differing gifts -- invites my ALL in response. This is stewardship of the Gospel and it spills over into the specifics of stewardship in and through the Church.

We have considered this "spill-over" and have measured what it means to exercise a portion of our stewardship as members of The First Congregational Church of Long Beach. We have the privilege of worshipping in a building which is awe-inspiring. We feel the presence of the Creator within this special place. We have struggled as to what it means to keep it or to lose it. To keep it is to preserve (sustain) an awe-inspiring place of worship which would not be practical to reproduce in today's economy. We have measured its effectiveness in worship and mission and have determined it is more than practical to preserve it. Fosdick's discussion of the value and economy of the large church helped us at this point.<sup>117</sup> We realized further, Fisher's discussion of "biblical stewardship" called us to consider the resources (as well as the irreplaceable heritage) we would lose in demolishing this building. We discovered that FOR THE SAME AMOUNT OF MONEY we could: demolish our current structure and build a new Sanctuary and related facilities but it would have considerably less grandeur, none of the present architectural heritage and would face reduction or elimination of some of our present programs of mission; OR, we could reconstruct and preserve our present Sanctuary and add a new, modest multi-purpose building while preserving our sense of history and full range of program. At this point, the decision was made. In another situation, we might have chosen to create house churches as the best means of showing faithful stewardship. In another

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<sup>117</sup> Harry Emerson Fosdick, The Living of These Days, (New York: Harper & Brothers, 1956) p. 210



setting, we might have built a modest new sanctuary. However, we have prayerfully and studiously determined that our most faithful response in the setting of our current situation is to embark upon the rebuilding plan as voted by this congregation. We are unapologetic in asking our stewards to include in their stewardship, the massive amount of money it will take to meet our building goals. We are unapologetic because we see a growing and redemptive ministry, filled with many forms of reconciliation, emanating from this place of mission. We have discovered that the Spirit is actually helping us convert "givers" into Christian "stewards".

Thus, we feel comfortable (the presence of the Comforter?) in having developed the wide variety of means for our stewards to "invest" part of their noble endowment through the rebuilding of this downtown church. We are moving to preserve the very best of its past while, at the same time, we are acting to launch it into an ever new faithfulness in Christian Mission.

### PART THREE

#### A PLAN FOR CAPITAL FINANCING A LOCAL CONGREGATION

##### BEGIN

It may seem a bit elementary, yet it must be said. Any major capital development program must begin with a fully intentional plan. Such a plan, in order to be effective, must have at its foundation, and be developed within the framework of, a well-defined conception of the church's mission and theology. The building goals must then be stated early and be thoroughly in keeping with the church's sense of mission and theology. Then, and only then, can financial goals be set with clarity. Then and only then, can a plan for achieving the financial goals be announced and reached with any hope for success.

Our congregation looked back and studied the extensive report offered by the "Committee of 24" in 1967. The congregation embraced the "Statement of Needs and Goals" as voiced by the "Task Force" in 1974. It voted, and later rescinded a limited building plan proposed by the "Task Force" in 1975. It voted, and is specifically acting upon, the Master Plan for Renovation as presented by the "Building Committee" on May 1, 1977. At that time it also authorized proceeding on the first two stages of the five-stage Master Plan and favorably reviewed the financial plan which had been formulated as a means for achieving the stated building goals.

The 20 year plan to finance the congregation's building goals was presented

in an outline form and is as follows:

### 20 Year Plan of Finance

- I. Capital Funds Drive I (Begin immediately) \$400,000  
Use funds to secure a program of bonded indebtedness covering construction costs.
  
- II. Wills (Continuous Nurture) \$1,000,000  
  
During the last 6 years, we have averaged \$30,000 annual income from wills. With continuous nurturing of this concept of giving, we should be able to project a \$50,000 average soon. Over 20 years, this annual amount will yield one million dollars.
  
- III. Trusts (Continuous nurture) \$200,000
  
- IV. Insurance (Continuous nurture) \$100,000  
  
Some people have active insurance policies and have outlived their beneficiaries. There are several advantages -- in addition to that of good stewardship -- in naming the church as beneficiary.
  
- V. Memorial Gifts (Continuous nurture) \$150,000  
  
Memorial Fund with income to budget -- \$50,000  
Designated gifts for building purposes -- \$100,000  
Our Memorial Fund has multiplied fourfold in the last 4 years. The stimulation of our building program -- with many special gift opportunities -- will likely show considerable increases in memorial giving.
  
- VI. Capital Funds Drive II (within 3 - 5 years) \$400,000  
  
Launch as we begin work on the Sanctuary
  
- VII. Special Projects (Continuous nurture) \$272,000  
  
Friendship Fair -- \$7,500 annually = \$150,000

Community Benefits		
Musical	25,000	
Historical	50,000	
Other	10,000	
 The Least Coin	 19,400	
Group Gifts		
Meals on Wheels	3,600	
UCY/PYF continuous paper drive	4,000	
Women's groups (5 at \$100 annually)	10,000	
 VIII. <u>Bond and Interest cancellation</u>		
<u>(5% of total)</u>		<u>\$100,000</u>
		<u>\$2,622,000</u>

Following the meeting of the congregation, this plan was given into the hands of an active Long Range Finance Committee and a professional consultant who specialized in estate planning. The plan was refined at points, 100 persons were secured and trained to serve as "Communicators", continuously interpreting the Long Range Plan, beginning with selected individuals and expanding their efforts to include the entire congregation over the next two years. Our approach to members and friends was designed to be an "Interpretive-Invitational" style rather than being an intense campaign. We were asking for two kinds of gifts from each person or family we contacted -- immediate cash or pledged support, AND, if possible, inclusion in their estate planning for a deferred gift coming as part of their estate. We realized from early experience, it was important (and, frankly, quite necessary) for a person to have plenty of time and feel no pressure when they were considering matters of estate planning. It is sensitive but it is

worth the effort.

Actually, the magnitude of our financial task is such that this congregation could meet it successfully ONLY as they included in their plan a wider range of financing concepts than is usually considered. Estate planning is essential and speaking with sensitivity, but still speaking frankly, this is one of several places where the high average age of the congregation becomes one of its very strong assets.

Frankly, our plan requires offering the widest possible range of financial alternatives to the most inclusive list of donors imaginable. However, our concept of Christian mission will not be moderated to the point of accommodation. Nor will our invitation be less than an invitation to support a program of Christian Mission as it emanates from this church.

### DEVELOP AN INCLUSIVE STRATEGY

Since a number of our church leaders felt the financial task was impossible for a church of our diminished size and energy level, it was incumbent upon us to develop the most inclusive strategy imaginable (shouldn't this always be the case, anyway?). We knew some of our members and friends would respond to the Long Range financial requirement on the basis of their faith; some might respond in support of specific aspects of the church's mission while others might base their stewardship on a wide variety of special interests which may or may not include faith or specifically Christian mission interests. None-the-less, our strategy was designed to be inclusive of this wide range of motivations for giving.

### Stewardship Based on Faith.

We expected some portion of our members to respond to the church's long range plan almost solely on the basis of their faith. These persons see themselves as Christians; as active members of this congregation. They see themselves privileged to be active in this congregation's life when it is both their joy and responsibility to ensure these buildings for continued faithfulness. Continued faithfulness as a downtown community of Christian nurture and mission is important to these stewards. These persons might respond, in part, based on other motivations for giving; but their primary motivation is in gratitude to God. They are grateful for the many blessings and opportunities which have been given them in the context of their life and faith.

### Stewardship Based on Mission

We recognized that some of our members and some friends of the congregation would respond in support of the buildings needed for our wide range of mission programs. These persons see themselves as Christians but they tend more to be "hyphenated Christians" - i.e. "cultural-Christians", "habitual-Christians", "secular-Christians", "nominal-Christians", "ethical culturalists with Christian overtones", etc. By whatever sub-definition, they tend to have accepted their Christianity because it happens to be the accepted way in their culture rather than wholeheartedly embracing Christianity as a way of life. Persons who base their stewardship on mission see themselves supporting the building which serves

their worship needs, houses the Summer Day Camp, is the base of operation for Meals on Wheels, calls forth volunteers or staff to visit the sick or shut-in, solicits mission money from others to distribute to those in need, or as the sponsor of a wide range of beneficial programs, not the least of which is a large housing program for medium and low income elderly. In essence, their support is based on "show me your program. If I think it is worthy of support, you'll have my pledge." In this regard, it is very clear to us; we have designed and maintained a mission program which is worthy of support from Christians, nominal Christians and non-Christians. Is this wrong? We don't think so. After all, none of us sees the total picture of God's Mission. Should we reject the support of those who see less of the picture than we think we see? When the Chairman of our Long Range Finance Committee says "We'll take anyone's money", he may be guilty of oversimplification. I would rather state the matter as indicating our responsibility in this way: Let us design and maintain a wide range of Christian Mission programs. Christians will certainly support them. If properly interpreted, a wide range of "friends of the church" will also show their support. As a matter of experience, an invitation into stewardship can also be an effective instrument for evangelism. For some, stewardship in support of good works becomes their avenue into faithful stewardship of life as a whole.

#### Stewardship Based on Special Interest

Further, however, we planned an even broader invitation for support than that of stewardship based on mission, or faith, as listed above. We are aware

that many Christian Stewards who base their stewardship primarily on faith, mission or a combination of the two, ALSO have their special interests. Some persons will respond ONLY on the basis of their special interest. However, such a beginning interest, while it does offer support for the church's program, must still be seen as an opportunity for further evangelism. We are not afraid to use some of the means of the world as long as these means do not violate our faith as Christians. Our 'special interest' invitation to support our Long Range Rebuilding Program recognizes and invites support based on interests in music, historical architecture, family memorial identification, wise investment, prudent estate planning and tax incentives.

Our Long Range Finance Program, therefore, is based on an inclusive strategy. We realize our asset in having an historic church building, in being a congregation which has been and continues to be actively involved in benefitting the city and its people and in presenting a varied and valuable range of services for those around us as well as for our congregation. We have further recognized our limitation in a greatly reduced membership. Thus, we have designed our finance program, and have experienced some early measure of success, inviting support from members of the community as well as from within our membership. For this, we make no apology; after all, it was said of Jesus; "The great throng heard him gladly." (Mark 12:37). We think this true of Christ's Church as well. Thus, our invitation for support is inclusive to the widest degree possible. Still, however, our invitation will seek to maintain a programmatic integrity consistent with Christ's call to human service.



## DEVELOP WIDEST POSSIBLE RANGE OF ALTERNATIVES

After developing the most inclusive strategy of motivations for stewardship, another essential was to present the widest possible range of alternatives in modes of giving. Our thought was to counter the defeatist leanings of those who said "We simply cannot raise immediate pledges which exceed two and a half million dollars!"

I was the first to agree that an outright finance campaign seeking to raise that much money was doomed to failure. Naturally, such a failing effort would further demoralize an already disheartened congregation (some still remember their greatness in terms of large numbers of the past. They forget or diminish the importance of their present faithfulness evidenced in maintaining a very successful program of Christian worship, music and service to humanity). However disheartened some of our members might have been, we were sure of our goals and we were certain the bulk of the congregation genuinely wanted to "achieve the impossible." Thus, it became our challenging opportunity to devise the widest and most creative means of allowing them the option of "buying into" our congregation's redevelopment dreams. In essence, our Long Range Finance Plan had to develop ways for our members and friends to see new ways for their participation -- we had to show them how they could actually "do the impossible."

### Alternatives Encourage Wide Investor Inclusiveness

My purpose in describing these alternatives is not to be exhaustive. Rather,

it is to be suggestive; trying to stimulate those who lead their own congregations to stimulate, in their own settings, new ways to capital finance or endow their own programs; trying to explore, in their own setting, an ever-widening range of options which might apply in their circumstances. This, in essence, is a presentation of dreams, an invitation for others to enter the process of dreaming new dreams and to share in developing an ever-widening range of responsible financial options. In short, it is an invitation to be creative!

Further, however, I am not attempting an exhaustive description of the following capital-financing alternatives because many of them defy complete description without rapidly becoming outdated. Tax laws frequently change and individual application of these laws is usually so specifically tailored to individual need that general description sometimes does a disservice. The best advice at this point is to reiterate the necessity of having a truly qualified estate planner as an ongoing advisor to the program. It is also very helpful to have the availability of Teitell's two volume publication on taxwise giving.<sup>1</sup>

The following descriptions provide a general overview of the many alternatives we have considered; some of which we have developed to the point of very fruitful use in capital financing our Master Planned Renovation. These descriptions are my own but have been developed through several years of contacts and/or training events offered by various estate planning consultants and the

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<sup>1</sup>Conrad Teitell, Deferred Giving: Explanations, Specimen Agreements and Forms (Old Greenwich, CT: Taxwise Giving, 1978)

growing confidence of personal experience. I have provided a listing of resource persons and their addresses at the conclusion of this paper. Now, for a listing and description of alternatives for our Capital Finance Plan.

### Cash Gifts

Of course, the use of cash gifts in support of the church is as old as the use of money. Further, every reader of this paper will have had extensive experience in generating cash support for church projects -- capital finance or annual budget. What might be said here is to suggest creativity in how the gifts are invited. One example: We recognized the deep historical interest in our buildings.

When we demolished Pilgrim Hall, we offered an option for added support from our members. We already had sufficient funds to cover the demolition contract. Yet it would have meant removing some of the funds from high-yielding investments (including interest penalties, in some cases). What we did was offer a specially prepared "Memento Brick" to anyone who wanted one for \$10.00 or more. We raised \$31,000.00 in a very short while. It was money which would not have been received if we had relied on money already available. Our members were given the sense of participating in the immediate achievement of one of our long range goals. This, aligned with their deep sense of wanting to hold a bit of our church's history, coalesced to raise a significant added financial support. This bonus support had the added benefit of allowing the Trustees the

opportunity to leave a similar amount invested in accounts which gave us increased endowment support for the year's budgeted programming.

### Pledges Indicating Future Cash Gifts

Again, pledges for future cash gifts have been used in churches for quite some time. Once again, the point is to add a creative thought about their use. Ease person who reads this can add a creative thought (not simply gimmicks, however), for the general use of the pledging system. However, once in a while a pastor is in the trusted position of assisting considerable growth in a person's concept and strength of Christian stewardship -- especially as it relates to stewardship through pledged support for the church's capital and programmatic needs. One man discussed his finances, describing to me some rather extensive holdings which were drawing 2% return on the investment. He said "It's not much but I have all the money I need for a comfortable living. Why do I need any more?" My immediate comment was in keeping with the Parable of the Talents as I suggested "If, for no other reason, you could increase your support to the church you love so dearly." He mused in return, "Hmm, I hadn't thought of that." He is still thinking. However, his process of thinking could be the very process which might move him from being a generous give who supports a building and its programs, into a person who more specifically embraces faith and the practice of Christian stewardship. Another person in a similar situation in another congregation became the one who, for many years, pledged and paid

the largest single amount to the church's annual budget. Further, at the time of this person's death, the investments were given to the church through that steward's estate. I am convinced that having the knowledgeable, active, timely and creative involvement of the pastor and/or highly trusted and specifically selected layperson can make a very significant difference in the stewardship levels of individuals and the congregation.

### The Least Coin

Church Women United has a special offering of the least coin and it has always fascinated me. Women around the world periodically donate coins of the smallest denomination in their land. On a world-wide basis, the total amounts are quite significant each year. Based on this pattern of giving, we projected the value of 400 giving units offering an average of 10 cents per day over the 20 year life span of our Long Range Finance Plan. It amounted to \$292,000.00 without interest! At present, our plan is to create coin banks in the shape of our historic sanctuary. Members and friends of our church could use them as a savings bank for their loose change. Residents in our church's retirement center could use them as a means of assisting our efforts to build another retirement center in the center of the city. Members of local historical societies might use them in their desire to assist in preserving the only sanctuary in Long Beach which has been designated as an historic landmark. Opportunities abound!

### Memorial Gifts

Churches have, for centuries, encouraged individual gifts given in memory of friends or family. Probably every creative idea (and then some!) has already been tried in soliciting memorial gift support for church capital fund programs. Rather than trying to suggest something new, it seems more appropriate to mention a word of caution. All giving and its promotion should be in keeping with good stewardship. We may not be able to judge the motives of others as they give. We can, however, constantly and carefully guard our own motivations and the means we use to stimulate gifts.

### Gifts of Property

In lieu of cash gifts, many persons elect to give property as their contribution to the church's budget or capital funding program. Further, there are several varieties of property which can be given; and they may be given in ways which represent a wide variety of benefits for the donor.

STOCKS OR BONDS, for example, may be given directly to the church or they may be sold by the donor for the purpose of making a cash gift with the proceeds from the sale. There are advantages to both forms of giving. There are also disadvantages represented in failure to use the method which is "proper" or "appropriate" to the individual circumstance.

Stocks with a DEPRECIATED VALUE are usually best sold by the donor who,

in turn, takes a capital loss tax deduction in addition to gaining a separate tax deduction equal to the amount of the actual gift. It is quite the opposite when dealing with stocks or bonds which have APPRECIATED IN VALUE. Here, it is usually best to give the certificates directly to the church. The church, in turn, sells the stock to gain the value of the sale as a donation. The donor, in this case, has effectively given a gift which is larger than that represented in his or her acquisition cost (remember, the gift is appreciated property). The donor further gains a tax deduction based on the sale price (fair market value) while also avoiding a taxation on the capital gain normally assessed on the stock's appreciated value.

A donor may give depreciated or appreciated REAL PROPERTY based on much the same guidelines as those listed above.

When a person gives APPRECIATED PERSONAL PROPERTY (art objects, historical artifacts, antiques, collections, etc.), some special rules apply. In this case, very individualized expert advice and specifically qualified appraisal should be considered. Still, however, much the same general guidelines as those of giving appreciated or depreciated property apply.

Examples of giving by means of transferring stocks or bonds abound. Not many persons actually give real property. However, some of our revocable trusts are based on funding from the eventual transfer of real property. One very creative gift of APPRECIATED PERSONAL PROPERTY is worth noting as detailed in the following paragraph.

One of our "Communicators" was in a training session when our professional consultant mentioned certain advantages represented in giving highly appreciated personal property as a donation to the church. After the session he quietly mentioned the possibility of giving the stamp collection which he had gathered over many years; a hobby in which he was no longer active. After extensive negotiations, including consultation with a professional stamp broker, the gift was made. The gift, by the way, amounted to \$25,000.00 and brought several immediate tax benefits to the donor. The gift was used to fund a Charitable Remainder Unitrust, giving the donor and his wife a lifetime income at 8% on the principal. The net effect of this action is to greatly reduce the donor's tax obligation while increasing his immediate spendable income by the value of the tax deductions plus the new income from the Charitable Trust agreement.

The stewardship implications are quite apparent and very much related to the parable of the talents as taught by Christ for his followers. We are called to maximize our investment of total self investment in the purposes of God's mission on earth. I am convinced; when highly motivated people think creatively about their total stewardship, they frequently discover they can be more generous than anticipated.

### Wills

Developing a solid sense of Christian stewardship in estate planning -- particularly using the Last Will and Testament as a statement of Christian stewardship -- is the largest single untapped reservoir in the average church today. For



example: In my present congregation, it is normal to expect between 20 - 30 deaths in the membership each year. If every one of them remembered to write a will and then to include the church for a minimum of 10%, the strength of that Christian witness would be outstanding!

To carry the thought a little further: The National Council of Churches survey, Punctured Preconceptions, shows that only 44% of American church people have made wills.<sup>2</sup> Presentations by staff members of the National Consultation for Financial Development concur and suggest a range of 50-75% of our nation's population die without a will. They further state that the average estate probated in California last year was \$200,000.00. The impact of our church receiving "Testaments" of Christian stewardship from 20 members each year is soon understood to represent \$400,000.00 annually! Our congregation has an active wills program and, over the past 10 years, has received over a quarter of a million dollars in income from wills. We project receiving over one million dollars from wills during the 20 years of our Long Range Finance Plan. It not only seems possible; it appears more than probable.

A few words of caution are in order, however. Several years ago, when our Board of Trustees was contemplating the impact of a Christian Wills Emphasis, we had quite an explosive division of opinion. One member of the Board viewed the matter of wills as something that happened periodically but was not to be anticipa-

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<sup>2</sup>Johnson and Cornell, p. 139

ted or planned into our Long Range Finance Plan projections. He pictured it this way, "For every will we write, we might just as well let a mafia 'contract' on the donor's life!" The general mood of the Board was more open to encouraging wills as having solid Christian implications for stewardship. This difference of opinion does, however, point up the sensitive nature of an emphasis on developing wills which benefit the church. We have come to conclude that being over sensitive is to do nothing. To be insensitive is ultimately seen as being crass, morbid or mercenary. However, it does seem proper to encourage Christian stewardship in planning for the disposition of one's estate. After all, who are we to discourage (or miss encouraging) a person's opportunity to continue, beyond death, their whole earthly lifetime of Christian stewardship?

### Trusts

There are several varieties of trust documents. They fall into two basic categories -- Revocable and Irrevocable. Generally, trusts set certain (even all) of an individual's assets aside from his or her personal accounting. In some cases, the individual may continue managing the assets of the trust but in most cases, these assets are separately managed as well. Trusts have many of the benefits of wills (basically, they help plan for an orderly settlement of all or part of an estate). They also avoid some of the less desirable aspects of wills. In most cases, for instance, a trust will avoid the usual delays and related costs which are experienced in probating an estate...In many cases, there are added and substantial tax

benefits in using a trust rather than a will.

A REVOCABLE TRUST is rather like a will in that it may be revoked or modified at any time before death. It becomes effective at the point of death and offers the advantage of separating from the estate, the amount held in the trust account. Thus the intended transfer of the trust account is accomplished immediately without the delays and costs of probate. If the trust is for charitable purposes, it is passed without taxation. In the case of our current Long Range Finance activities, we have observed and have received two types of revocable trusts.

The first type is referred to simply as a REVOCABLE TRUST. It requires the action of a knowledgeable lawyer. I find it helpful also to have the advice of a qualified estate planner. The Church has recorded one trust of this type. In it we are to receive one fourth of the total estate (the entire estate is charitable, by the way!). The concern of the donor is two-fold: first, that her charitable intentions be fully carried out; and second, that there be an organized and fully financed way in which she will be cared for if she becomes incapacitated. Negotiations with a sensitive lawyer and a bank's Trust Officer (whom she knew), soon brought her to the assurance she sought. With my presence as her pastor, and with the knowledge that the Church's Visiting Deaconesses would be available when she might need them, she said, "Now, I am at peace." Interestingly she had been, in her estimation, on "death's bed" when these negotiations began. Now, she is considerably improved and has even ventured forth to church once or twice since her "things were settled".

REVOCABLE TRUSTS of the second type the church has received do not have a name of which I am aware. I have, therefore found it convenient to refer to these accounts as BENEFICIARY TRUSTS. They are easily arranged, do not require a lawyer, and most banks and savings institutions have the necessary printed forms available for this transaction. In the two cases in which the church is named, the donors have either used trust documents or beneficiary cards provided by their bank or savings institution. The basic effect of their action was to name the church as the beneficiary on their account. The action is revocable, but unless changed at some future point, the church will receive the residual amounts in both of these accounts. Donor action in both of these cases, although not necessarily named as such, carries the effect of having arranged revocable trusts.

IRREVOCABLE TRUSTS are essentially accelerated wills. They have the effect of immediately transferring certain stated assets from a donor to a recipient. When the trust is charitable, it carries immediate tax benefits for the donor. Further, since the amount is no longer in the donor's estate at the time of death, it is not held in probate, nor is it a taxable portion of the estate. When a donor arranges an irrevocable charitable trust, it is a permanent and irreversible transfer of assets from the donor to a charitable institution such as a church. Though the transaction is irrevocable, the assets are held "in trust" for the donor's benefit. Thus, in addition to the stated tax benefits, the donor does, by contract, receive a stated lifetime income from the trust account. Although not always the case, income from most trusts of this nature is taxable.

THE CHARITABLE REMAINDER UNITRUST is, perhaps, the most popular irrevocable trust available to churches. Most lawyers are aware of it. In the less complicated Unitrusts, a reasonably standard legal format will suffice. As a matter of fact, we use a standard form in all cases when we receive donor-instructions for a simple transfer of cash to establish a Unitrust. We still, however, consult with our estate planner (on retainer as a consultant to our church staff and church members) for basic and extended estate implications and for immediate and long range tax implications of the gift. The story of our first Unitrust might help in better understanding the nature and benefits of this helpful legal instrument.

We had, for some months, been actively interpreting the concept of estate planning as a valid means of combining enlightened self interest with good Christian stewardship. After the large "kick-off" luncheon and some excellent general church mailings, only approximately 60 families followed up with appointments for more specific exposure and possible personal action. Several wills were generated but none of the more creative and visible estate planning means were used by these people. One person did instruct the family lawyer to draw up a large trust but at the last minute, did not sign the document (this is another story to be detailed later). Eventually, one woman ventured forth and, realizing she could help the church while acting to encourage others, issued instructions to initiate a Charitable Remainder Unitrust in her behalf. The Church was named as Trustee and eventual recipient of the \$10,000.00 amount. A simple accounting of the several benefits she discovered tells the story: A non-income producing

investment was sold at a capital loss. It was partially tax deductible as a capital loss. The \$10,000.00 cash was turned over to the church as funding for the Unitrust. Another sizeable tax deduction resulted. The previously non-income producing investment (now as asset in a trust in her name), was re-invested by the church so the donor now received 7% paid on a quarterly basis. She is liable for tax on this new income but since she now retired her overall tax liability is reduced. The donor not only has the personal satisfaction of having done something very significant for the church, but also of stimulating others toward greater stewardship -- not long after she established this first trust, ten more trusts were established adding another \$45,000.00 on which we are paying various donors rates of 7-8% paid quarterly. By the way, she considers it a happy by-product that her gift to the church has resulted in adding \$700.00 to her annual income at a time when she was contemplating a reduced retirement income.

THE LIFE ESTATE TRUST is another irrevocable gift with similar tax incentives as the previously-mentioned Unitrust. The major difference in this case is the gift which establishes the trust; it must be your principal residence. What happens is this: a donor deeds his or her house to the church in exchange for free lifetime residence in that home. There is a tax deduction based on the fair market value of the home at the time of the gift. If, at a later time, lifetime care is required in a hospital or convalescent facility, the home may be sold or rented in order to establish an income producing trust; the income from which can be applied to the assistance of the donor. Only on the death of the donor does the home, or do its

residual assets, become a usable asset of the church.

Some banking institutions have created POOLED INCOME FUNDS as another option for irrevocable trust giving. The bank charges a fee for managing the fund and there is a fee for a charitable organization to join the fund in the first place. They do, however, assume all administrative and management responsibilities. They do also offer the opportunity for safety represented in a large and diversified investment portfolio. For many people, these professionally managed funds also present an image of "banking security" which some churches cannot project. This appeals to some donors and may yet be used by our church in its Long Range Finance Program of OPTIONS for participation. One bank<sup>3</sup> we investigated suggested their history shows sufficient capital gain on the investments as to offset the donor's annual management fee. Also, the bank's investments included some with a tax-free income producing nature. Thus, a certain percentage of the earned interest received by the donor would, likewise be tax free. However, they require a \$5,000.00 minimum donation. Since the bank imposed this minimum, our church has continued accepting trusts at a minimum of \$1,000.00. So far, the church's added paperwork has not proven to be an undue burden. Further, even though there might be greater security with the bank's program, I felt the bank's program would leave our people feeling they were "investors" rather than Christian stewards.

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<sup>3</sup> Bank of America offers an excellent plan

## Insurance

Every congregation has persons within its membership who have "outlived" their need for life insurance. When their beneficiary dies, many people "forget" to change the name of the one who is to receive benefit from the face value of the policy. It is a very simple matter, and it functions like a REVOCABLE TRUST, to change the name of the beneficiary. To name a charitable organization, a church, for instance, is to effectively transfer that asset to the church at the time of the donor's death -- and to do so without the costs or delays of probate! The policy's value is also removed from the value of the estate; thereby reducing its total tax obligation. The donor's estate also benefits in receiving a deduction for having made a charitable contribution in the amount of the policy. Not bad! But, for many of these insurance policies there is a much better way!

Some persons discover it is more advantageous to them and to their church to treat these "outlived" insurance policies as IRREVOCABLE TRUSTS and actually transfer OWNERSHIP of the policy to the church. The difference is substantial. Transferring ownership of the policy to the church offers the donor an opportunity to receive the policy's replacement value as the basis for an income tax deduction. The church may then elect to hold the policy, eventually receiving its face value, or it may sell the policy and receive its actual cash value as an immediate benefit to the church. Some donors choose to tie their gift of an insurance policy to the establishment of a Charitable Remainder Unitrust. In this case, their income tax deduction may be lower (depending on their age and other factors) but they will



have gained an added personal income from a previously non-income producing insurance policy. Of course, the new income, and the trust-related income tax deduction offer the donor new opportunities for many things; not the least of which is a new understanding of an appreciation for the parable of the talents as an instruction for their stewardship.

There is also the possibility of encouraging members to purchase insurance with the sole idea that it will be purchased in the name of, and given to, the church. We have not embraced this option. Similarly, there is an opportunity to offer options like GIFT ANNUITIES. This involves licensing by the State Insurance Commission. There is an option of working through an existing organization which will discount the annuity and buy it from the church. In this case, the church gains a smaller-but-immediate benefit. The outside group then holds and manages the annuity until the donor's death acts to transfer the asset to that organization. Various denominational mission groups do this for their own purposes; some offer con-joint opportunities with local churches as I have described. We have not elected to make this offering as part of our Long Range Finance Plan because we do not wish to be licensed nor do we care (at least at this point) to involve an outside group.

### The Bargain Sale

This is not as it might sound to most church people. This is a technical term describing a process by which a church member (basically a business person), may give portions of his or her inventory to charitable organizations at a previously

negotiated discount in exchange for certain tax advantages. There are special and complicated formulas for this negotiation. We have found no one particularly interested in discussing this as an option. It may be very different in some churches where active business persons abound.

### Benefit Events

Benefit Events in this description, is more what you might expect in a church setting. We have had our share of benefit events seeking support for some aspect of the church's program of capital financing effort. We will have more in the future. What we say about them, however, is this: Benefit events should be in keeping with our church's mission. For example, we have held tremendous musical events which featured our Sanctuary Choir, or our organ in concert setting. Our Sanctuary has frequently served as the setting for major book reviews and presentations of chancel drama. Most of these benefits are specific to support the Organ Maintenance Fund or the Long Range Building Fund. We have, on a number of occasions, given special support through benefit meals hosted by the youth of our church. These efforts have more generally been in support of one of their special youth projects. This is not begrudged, however, as they have often given genuine leadership to the whole congregation in making group donations to the Long Range Building Fund or to the Summer Day Camp.

### Group Projects

Group Projects are being encouraged as a means of using the talent, creativity, ingenuity and energy of individuals within the numerous small groups of our congregation -- much of this is for the Long Range Building Fund. Our Friendship Fair is an outstanding example of this enterprise. The numerous groups of our church periodically (almost annually) gather their talent, creativity, ingenuity and energy into one major event to which the public is invited. Well over \$30,000.00 has been received through this effort during the past five years. All of this has been designated, and much of it already used, for actualizing the refurbishing portions of our Master Planned Redevelopment. Another example: Two small groups hosted several luncheons and served the meal at a modest cost. Because they donated the ingredients and provided their time and talent free, there was a \$100.00 "profit". Then, with volunteer labor, they used that money to wallpaper, paint and generally refurbish the downstairs Women's Restroom (which also serves as the Bride's Room). Both of these efforts seem well in keeping with the spirit of the parable of the talents and assist us in caring for the beauty and upkeep of this "house of prayer" and the "base for mission" it represents in downtown Long Beach.

### Community Support

Community support, as has been mentioned, will be encouraged. Primarily it will be encouraged on the basis of offering to the community our special musical

talents. In these events, we will invite members of the community to experience the unique worship and concert setting of our historic sanctuary. One specific example: Temple Israel, of Long Beach, has already informed us that, at some proper time in our redevelopment work, they will sponsor a community benefit in our honor. The Temple's congregation has worshipped in our sanctuary during the period of their High Holy Days each year for twenty years! They love our building as their "second home of worship" and they have evidenced their desire to assist us in preserving it for worship and service long into the future.

#### Foundation Grants

Foundation Grants are not out of the question. We have done preliminary research in the listing of charitable foundations and discover there are some which show promise. We have draft letters ready for mailing to their officials. Based upon their stated purposes, their past giving records and some personal contacts, we anticipate there will be response! (At this juncture, we can report that one of our mission groups -- Meals on Wheels -- has already received several grants for program assistance and one for some remodeling our kitchen-related facilities. They are currently seeking another grant for further remodeling the office area of the kitchen). By the way, the foundations we have researched so far are simply larger versions of some of the estate planning means which have been discussed in this paper. Many of these foundations are simply extensions of some wise and faithful Christian stewards.

### Genuine Investment Opportunities

Genuine investment opportunities will be offered in future portions of our Long Range Finance Plan. We have already commissioned a major research, authorized a "blind" evaluation of our position before the State Corporate Commissioner and have received his opinion and that of legal specialists. At the appropriate time in our Finance Plan -- slightly before our actual periods of construction -- we intend to issue DEBENTURES and develop our own construction fund. Here is how that plan came about: At a time when banks were lending money at 10%, 11% and 12%, we approached the president of one of our local banks. We wanted to see what we might anticipate in the way of loan rates (we were at that time trying to formulate our needs for a specific Long Range Finance Plan). His response was, "We'll give you a favorable rate. Say...11 percent!" We finished our conversation and left his office with beginning thoughts of developing our own construction loan pool. At the appropriate time, approaching our actual construction period, we will finalize the legal machinery and begin offering DEBENTURES at rates of interest which will present a genuine investment opportunity for our people while minimizing the interest we are required to pay for construction costs.

In our use of the DEBENTURE process, we further anticipate a certain small percentage of the loans will be forgiven. Some persons may also offer their loans interest free in the first place. Others, current Unitrust holders offer an example, might return portions of their interest as gifts in special offerings.

Most of these options of Capital Financing are currently being offered or are in use within our congregation. It is a wide and impressive array of alternatives. We feel confident that the creativity represented within these options will invite a sufficiently wide range of stewards that we will be able to do an "impossible" task.

## BREAK LARGE "UNMANAGEABLE" TASKS INTO ACHIEVABLE SUB-GOALS

### Show Progress

Since so many people felt, at the beginning, that our task was impossible, we felt it was important to demonstrate the achievability of our plan at an early point in the project. Thus, we decided to develop our overall redevelopment into five major stages; each of which had several sub-goals. We knew the earliest stage -- demolition of Pilgrim Hall and beautification of the remaining land area -- would be completed easily. We already had sufficient funds to meet that contract obligation. It did, however, take a great deal of time because we did much of the work by hand so as to save the decorative artstone for reapplication on later construction. Soon, gardens, parking areas and reapplied artstone began to appear and people began to believe it was all going to be possible after all. They could see progress taking place and they liked what they saw.

### Develop a Sense of Continuing Success

Some persons still, however, do not believe we can accomplish the whole task of added construction and renovation of the sanctuary. Thus, it has been

especially important for them (as several are "opinion-makers" among some of our people), to see completion of each sub-goal. Of course, showing continued progress and feeling a growing sense of success does wonders for strengthening a financial campaign. However, this is still one of the most difficult aspects of our project. Large amounts of money do not come easily. Stewardship generated through estate planning takes time to develop and, further, does not "arrive" overnight.

#### Encourage a Growing Sense of Strength for Larger Tasks

When we launched our project, we were fully aware of the fact that renovation of the sanctuary was beyond our immediate capability. We did not feel it was possible to immediately raise over a million dollars at that point in our history. Even if the banks would have loaned us that much money, we could not justify the outlandish debt service such a loan (at 11%) would represent. Further, our denomination turned us down on a loan of \$150,000.00 saying, "You have money in the bank, our rules won't allow making a low-interest loan to you." When the denominational representative suggested, in his letter of reply, that we read Jones and Wilson, What's Ahead for Old First Church, we realized our previous study of that book had already warned us: The successful downtown church must be willing to go it alone without help from the denomination.<sup>4</sup> Thus, we knew the strategy

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<sup>4</sup>Jones and Wilson, p. 71

of developing our overall program on the basis of demonstrating our successes on projects of increasing cost and difficulty was both realistic and wise. We would have to grow in our own strength because there was no outside help available. We resolved to approach the larger tasks of our program only after our faithfulness in smaller things had given us a greater sense of God's presence and strength.

### Show Gratitude, Offer Praise

Everyone likes to feel the gratitude of being a necessary part of something worthwhile. The numerous gifts allowing us to achieve our small successes also offered us many opportunities to express gratitude. Many small items of our work have already been achieved in part or totally by voluntary labor. It is fun to see the satisfaction of the persons who are praised for a job well done. It is an added pleasure to know, for example, that a small kitchenette is now nearing completion at approximately 60% of the contractor bid. Handling our own contracting along with some voluntary labor made the difference. Further, we know there is now an added \$3,000.00 remaining to draw interest while waiting for a chance to facilitate another success at a later time in our Master Plan. On another project, one man provided his own labor to stain and polish all of the new cabinetry in our Dining Room and Kitchenette. His labor alone saved over \$2,000.00 on the contract. He was joyously overwhelmed and the congregation was delighted, when this man was named to receive the 6th annual Senior Minister's Award for outstanding service to and through the church. Stewardship takes many forms and gratitude is very



important.

An added note on the matter of gratitude and its importance. Each person who has a trust income from the church receives a quarterly payment from our office (except for one who is paid annually). With each payment, I send a personal letter and a personalized report of our progress to date. One woman's response shows the importance of personalized statements of gratitude as she said to me, "Thanks for the letter..." (only as an after thought did she mention "the check"). She, by the way had not been very regular in her attendance for quite some time. However, when she made the "investment" in her church, she became more regular on Sunday mornings. Could it be that she comes to see how her "investment" is aiding the progress of her church? Is it possible that she is a living demonstration of "where your treasure is there will your heart be also"? (Luke 12:34). By the way, she subsequently invested in a second trust at twice the amount of the first!<sup>5</sup>

### TAKE THE LONG VIEW

Our Long Range Redevelopment Program is a big job. It will not be accomplished in a year or two or even three. We will probably only see completion and rededication of our sanctuary and related facilities in time for our congregation's

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<sup>5</sup> Several members of our congregation know about my philosophy on this matter. At the point of my writing this paper, one of them submitted the following verse. It is from an unknown source.

"The church is like a bank --  
The more you put into it,  
The more interest you have in it."

100th anniversary! This is yet nine years away! Further, estate planning takes time; and asking people to include the church along with family members, sometimes takes even longer. Then, it must be recognized, in such a "campaign's" advance planning, wills, trusts and life insurance beneficiary trusts do not "pay" overnight. Probate on wills sometimes takes one, two, three or even four years. We have pending one \$25,000.00 bequest that entered probate three years ago and another of an undesignated amount that is ten years old. With that, you can see the value of a trust arrangement that bypasses probate. At any rate, it takes leadership, clergy and lay, who are patient enough to take the long view if estate planning instruments are to be used as an integral part of a currently active capital financing plan. It does not happen overnight and this is part of why we have scheduled our interpretive/invitational finance "campaign" over a two year period (training added lay leadership on the way). This is also why we have scheduled financing the work of our Master Plan over a 20 year period of time.

#### Make Every Possible Follow Up Effort

It really goes without saying, but it is important to follow up on every lead. One of our estate planning consultants and I were visiting with a person who could easily become the donor of a very large gift. He and his wife had already made the largest gift in the "pre-organized" stage of our work. He had also been through some early training with Ray Knudsen of the National Consultation on Financial Development. We told him the purpose of our visit and he said, "Oh yes, I know

why you are here. When you begin a new program, it is rule number one to follow up where you have had a previous response." We didn't get the additional gift we sought, but he and his wife eventually wrote the church into their wills.

### Be Ready with Alternatives

It is amazing what can happen when Christian dedication meets creative financial planning. One member of our congregation with whom we are currently discussing our Long Range Goals does not have an above average spendable income. Yet, it now seems sure we will eventually negotiate for her a trust of slightly more than \$100,000.00. How is this possible? She has a legitimate disability claim now pending in a court of law. The judgment has been rendered. The only remaining question is the percentage of disability. As a disability settlement, her eventual income from this source would be tax-free and she would be given the choice of a monthly income for life or a lump sum settlement. At her request, we have prepared a written proposal (with copies submitted to her lawyer and her accountant) in which it is proposed that she take a lump sum settlement. The proposal continues with the understanding that, on receiving the tax-free lump sum settlement, she will invest the entire amount in tax-free securities. This means that she will not only have received the money on a tax-free basis, but her income from the investment will also be tax-free. She then proposes giving the tax-free securities to the church as the basis for creating a Charitable Remainder Unitrust. Then, since the securities were already gaining a tax-free income, her income from

the trust will continue to be free of taxation. There is a bonus! In giving the securities (valued at over \$100,000.00) she will also gain an added tax deduction on a significant portion of her gift (based on age and other factors). This added deduction can then be applied against any other income she gains during the year of the gift and/or into the future for five years (unless the entire amount of the deduction is consumed before that carry-over period is completed). At the time of this donor's death (and she teases that every member of her family for several generations has lived into their 90's) the entire amount of the trust will pass, outside of probate, to the church. When a Christian steward really wants to support the church, it pays to be ready with creative alternatives. It is also good to remember that these alternatives are, by Federal law, encouraged as incentives toward charitable giving. The government realizes they could not provide many of the services of the quality offered through this nation's charitable institutions for anywhere near the low cost represented. Thus, the government really does encourage charitable giving; these alternatives are not loopholes in the law. They are proper alternatives and are meant to be used as such. Representatives of local churches should be ready to assist by suggesting these alternatives in the proper situations.

#### Be Ready to Fail on Some Efforts

Ah, yes, for every "success story" there are many others not so successful. Some are downright failures. One member of our congregation was ready to create a Charitable Remainder Unitrust and was going to fund it with a piece of property.

The papers were completely drawn, all members of the family were in accord and the lawyer (who did not favor the action), made an oblique reference about the real estate market and, in just a few moments, the donor demurred. All parties but the lawyer would have benefited by the gift. The church would have received a trust of over \$100,000.00. The donor would have received a lifetime income at the rate of 7 or 8% instead of the 2% the property was then generating. Further, because of projected income tax and estate tax deductions, the donor's family would have eventually received more through the estate than is now the case with the gift having not been made. The lawyer continues to have a larger probate fee and the government continues to have a larger tax since the proposed gift remains in the estate. Yes, be prepared to fail in some cases and, oh yes, get acquainted with the lawyers of your community. You may be in a position to make referrals from time to time. When the time comes, you will want to be ready to refer to someone who is sensitive and fully informed on matters of estate planning.

### Be Patient on Every Effort

I carry in my pocket notes on a certain insurance policy. It is a policy on which the church has been named as beneficiary. This will, someday, be of a significant benefit to the church. However, it is not the most creative method of handling this donor's best interests, nor is it a certain benefit to the church (it is like a will, it can be changed). As a paid up policy, there is no current cost to the policy's owner; nor is there particular benefit. In other words, it is not

really an asset to anyone until the donor's death -- and then it is never to be an asset to the donor except in the prior knowledge and satisfaction of having benefited the church and one of its specialized ministries. The point is that the donor could make better use of this gift at the present time! If the policy were turned over to the church, the church would become the legal owner rather than the beneficiary. Then the donor could take the replacement value of the policy and claim that amount as a tax deduction against other income during the year of the gift (again with privilege of a five year carry over), thereby reducing income tax obligations and enjoying increased spendable income right away. The donor knows most of the facts on this possibility and says, "Maybe someday." At this point, I simply patiently wait for the right moment.

### Be of Impeccable Integrity

People are very sensitive about matters of their personal finance. Many people do not trust others even to know about their personal finance let alone advise them on these matters. Once you have gained the trust of your people on these matters, they will confer with you or with the advisors you recommend. A mistake can be costly in loss of this trust. However, I find that a genuine mistake is usually forgiven. In one Unitrust contract, I discovered an error and brought it to the attention of the donor. Together, we decided the proper course of action and there were no hard feelings. In another situation, a person handed an unsealed envelope to one of our Trustees and said casually, "Give this to David." What I saw when I opened the envelope was a document of co-ownership

for one of our member's life savings! It was fully negotiable and any one of the officers of the church could have deposited money in her account, removed money or even closed the entire account without her consent! I immediately phoned the donor, explained what I had discovered and asked if this is what she intended. She was naturally surprised. I destroyed the card while we talked and suggested the proper way to accomplish her intention that the church be the beneficiary on her account. I further phoned the manager of her savings institution to tell them of my action and cleared the path for the proper forms to be signed on the Donor's next visit. I am convinced a reputation is established in situations such as these -- and the "word" gets around. I am confident the "word" from this particular donor is "You can trust the church, they won't take advantage of you"

### Keep the Vision Alive

It is one thing to recognize that every gift, in a sense, stimulates another. However, someone has to keep the vision alive. Someone needs to keep singing the song of progress. The church's leaders, clergy and lay, need to constantly interpret and reinterpret God's Mission entrusted to the church. Someone needs to keep lifting high the ultimate worth of this mission. In this regard, I was privileged to hear Dr. Ezra Earl Jones address the 1978 Annual Meeting of the Calvary Baptist Church in Washington, D.C. He spoke with unique clarity on the special needs felt by the dedicated lay people in a large but potentially deteriorating downtown church. Near the end of his talk, he addressed the needs of those dedicated

Christian stewards who had seen the church in its better days, who have hung on to serve with faithfulness, but who sometimes feel the bitter-sweet pain or quiet desperation of worshipping and serving in a difficult place. They know what it means to wonder if "success" will come again to their beloved church. To these persons and to their pastor, he said: "I believe the unique role of the pastor among these people is to learn the song of their great faithfulness and to sing it back to them again and again and again until...Until, one day they can sing it again for themselves and sing it in all its glory." Yes, someone has to keep the vision of mission alive. Someone needs to sing the song of that church's Christian community and Christian stewardship until; together, the pastor and congregation, can sing a new song of faithfulness. Then, they will hear the Lord say, "Well done good and faithful servant. Come and inherit...that which was prepared for you."



## EPILOGUE

It is now more than six years since the Pulpit Committee heard their Conference Minister predict their congregations death within five years. How has it gone for us? Perhaps it is too early to tell. However, some indicators might be helpful in reviewing our progress. Most of these indicators relate rather specifically to capital financing our Long Range Redevelopment Program.

-- We have completed \$150,000.00 worth of work toward completion of our Master Planned Redevelopment Program. We remain debt free.

-- We have generated an added \$146,000.00 in pledges toward future work on the Master Plan. At present, over \$80,000.00 of this is already in hand and has been variously invested at rates 7 3/4% to 10 1/4%.

-- We have developed 35 wills which include the church for amounts most of which cannot be determined at this time.

-- We currently have 5 wills in probate. We feel these might approach a total of \$100,000.00.

-- Three persons have designated the church in revocable trusts. These can be changed, we know. However, if their present value maintains, the church will receive approximately \$70,000.00 from these three trusts.

-- The church now holds eleven irrevocable Charitable Remainder Unitrusts. These trusts have a combined value of \$55,000.00 and are invested by the church at rates which guarantee the donors a lifetime income at variously contracted rates between 7 - 8%. These trusts are assets of the church, and even though we are currently obligated to pay the interest to the donor, they represent collateral which can serve as partial security for debentures.

-- The church has been designated on one life insurance policy valued at \$50,000.00. This is as a beneficiary and, like a will, can be changed at the pleasure of the donor.

-- Our membership curve is no longer plunging downward. It is still dipping slightly but it has been nearly level, dropping by less than 50 members during the last four years. Membership is currently 997.

-- attendance has ranged rather steadily between 225 - 275 over the last five years.

-- Endowment has grown slightly. Income from endowment has expanded from \$18,000.00 in 1973 to an expected \$25,000.00 this year. This is largely due to more enlightened investment policies and the increase in interest rates.

-- Our Annual Budget has grown over the last six years from \$113,000 in 1973 to a 1979 total of \$150,000.00. We underexpended our budget "just slightly" in each of these years but our income and our outgo has been on the plus side as well. We realize our budget growth has been significant yet we also see that its growth has not kept pace with inflation.

-- We are pleased (but never satisfied) to see that our budgeted mission giving has increased from \$6,000.00 to \$9,000.00 during the period of 1973 to 1979. However, all of our special offerings and our Summer Day Camp support are "second mile" gifts and are not reflected in the printed budget.

Looking at the overall picture, we see growth. It may not be as dramatic or as rapid as we would like. However, with the vantage point of looking back as a part of looking forward, we show continued progress. We are embracing an ever-widening concept of our Christian faithfulness within the context we have been given to serve. We think we are on the right track!

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## RESOURCE PERSONS OR GROUPS

Caswell and Associates, 8 East Figueroa Street, #200, Santa Barbara, California, 93101

Fuller/Howe/Steinhaus Associates, 3317 South Baker Street, Santa Ana, California, 92707.

Knudsen and Associates' National Consultation on Financial Development, 31 Langerfeld Road, Hillsdale, New Jersey, 07642.